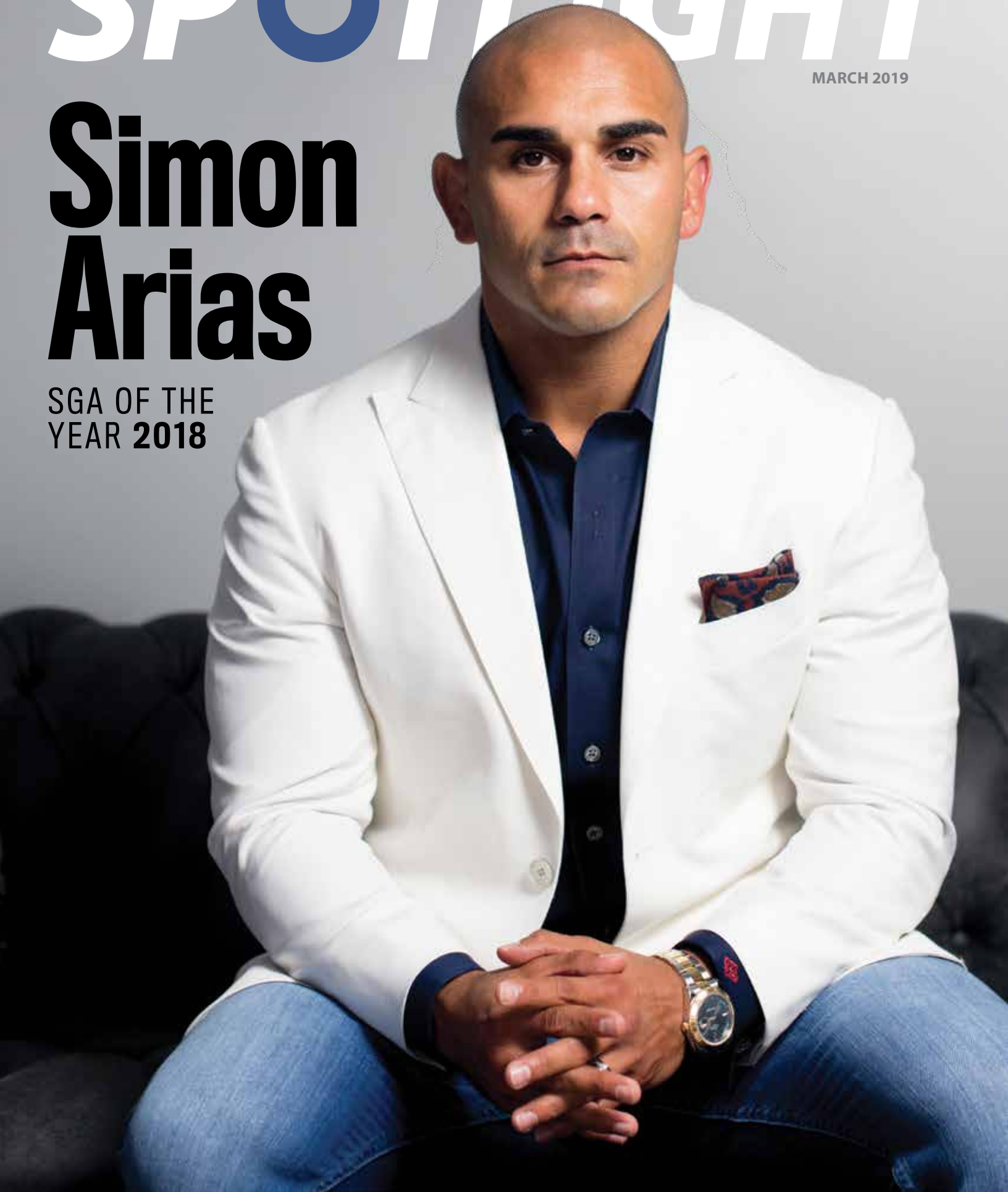


# SPOTLIGHT

MARCH 2019

# Simon Arias

SGA OF THE  
YEAR 2018



**SGA Career Track**

**New Markets Opening & Expanding!**

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



**Required Retention Rate**

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

**Retention: 73.0%**  
**Net to Gross: 80%**

**Dates to Remember**

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 4/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 4/26**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 4/30 before 3:30 p.m. CST** to count for April production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**Correction**

In the January issue of *Spotlight*, the wrong photo was used for **Christopher Rodriguez Lopez**.



**CHRISTOPHER RODRIGUEZ LOPEZ**  
Windsor, CA  
December 2018 IP Icebreaker

**\$3,735,516**

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Page 34-41**.

**Spotlight Digital**

A digital publication spotlighting top producers of AIL & NILICO

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Username: **AIL** Password: **#ownit2019**

See your SGA or manager if you need assistance.



**Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2020 Awards Presentation are: the Top SGA per category from Categories I-IX based on highest percentage of Growth (minimum 10%) and the top SGA per category from Categories X-XI based on Performance Factor (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five SAs, the top ten Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2019 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Grand Hyatt Baha Mar in the Bahamas! The convention will be held May 12-15, 2020.



**LOOK FOR ME!**

**SPOTLIGHT**

[www.arc.aillife.com/arc/spotlight](http://www.arc.aillife.com/arc/spotlight)  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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# THE RIGHT THING IS ALWAYS RIGHT



**Steve Greer**

Chief Executive Officer  
AIL/NILICO Agency Divisions

**LEADERSHIP IS ABOUT DOING THE RIGHT THING, EVEN IF IT'S GOING AGAINST A VAST NUMBER OF NAYSAYERS AND MEDIOCRE PEOPLE.**

— **N. R. NARAYANA MURTHY**

**WHEN DAVID AND I CALLED** Simon Arias to tell him he'd been selected as the 2018 SGA of the Year, there was this moment of silence; he was genuinely surprised, which made it that much more fun for us. He mentioned that he suspected he might win in 2011 and 2012, but this time he and his entire team were taken off guard.

Does that mean this win was no more than good luck or a happy accident? Far from it. It means Simon and his team operate on a systems-based mentality, which is never about

hitting a particular number; it's about sticking to the process.

Simon says he and his team did the same things they did leading up to their previous wins and the years between those wins and this one. He's always had a winning mindset and has passed that along to the leaders in his agency office. "We really just focused on developing our talent. We recruited a beast-squad of top-tier rookies that came out of the gates making big plays. Beyond that, we stuck to the fundamentals. Don't reinvent the wheel. American Income has the process laid out for you. You just have to do the work."

And that, ladies and gentlemen, is the recipe for success not just to be SGA of the Year, but for success at any level. Learn the system, trust the system, work the system.

Simon credits his mentors, Jim Surace and Marcus Smith, for teaching him the system and points to being coachable as the biggest contributor to his success. "When I was new in this deal, if they would've told me to run head-first into a brick wall, I would've done it. No questions asked. The biggest thing with being coachable is doing what your coach says when you don't feel like doing it or you don't necessarily agree with it or understand why," he says. That's trusting the system.

You may ask, "What about goals?" Goals are good for planning your progress; systems

and processes are good for actually making progress. If you completely ignored your goals and focused only on your *system*, would you still get results? For example, if you were a coach and you ignored your goal of winning a championship and focused only on what your team does at practice each day, would you still get results? I think you would, and I think Simon's results last year back me up: his team wrote more than \$15 million. We have had partnerships do over \$15 million but this was the first time ever that a solo SGA hit that level. That's the power of working the system.

Members of our 2019 Top Producer's Council (see page 16) could also teach us a thing or two about focusing on systems. These men and women are consistent personal producers, both Career Agents and those under a management contract. This talented group of people will meet in mid-April and we look forward to sharing their processes.

Regardless of where you are in your career with AIL/NILICO, I encourage you to review the systems and processes that lead to success. Learn them, trust them and work them. You never know — someday I might be telling your story!

Please join me in congratulating 2018 SGA of the Year Simon Arias and our 2019 Top Producer's Council. 🎉

# ANNIVERSARIES

**29 YEARS OF SERVICE**

Brenda Di Somma, PR  
Kenneth Madden, AGT

**28 YEARS OF SERVICE**

Roger Fung, MGA  
Kelly McDonald, AGT

**23 YEARS OF SERVICE**

Steven Engrav, AGT

**21 YEARS OF SERVICE**

Randy Stockley, PR

**20 YEARS OF SERVICE**

Bob Olson, SGA

**19 YEARS OF SERVICE**

Rob Hay, SGA

**18 YEARS OF SERVICE**

Scott Florin, AGT  
Rebecca Klebsch, PR  
Kris Thieme, SGA

**17 YEARS OF SERVICE**

Benjamin Van Fossen, AGT  
Mark Neilson, RGA

**16 YEARS OF SERVICE**

Fran Christie, PR  
John McGrath, RGA  
Herivelto Pereira, AGT

**15 YEARS OF SERVICE**

Omar Hashimi, AGT

**14 YEARS OF SERVICE**

Mitch Duplantis, MGA  
Milena Arceo, AGT  
Andrea Yee, AGT

**13 YEARS OF SERVICE**

Richard Carter, AGT

Matt Pflueger, MGA

**12 YEARS OF SERVICE**

John Sparby, RGA

**11 YEARS OF SERVICE**

Evan Holzhauser, SGA  
Tim O'Connor, PR  
Jonathan Russell, MGA  
Atta Saleh, MGA

**11 YEARS OF SERVICE**

Daniel G Johnson, MGA

**10 YEARS OF SERVICE**

Peter Kwiatkowski, RGA  
Brock Lampe, AGT  
Gabriel Manzo, AGT  
Kristi Yang, AGT

**10 YEARS OF SERVICE**

Matthew Diulus, RGA  
Joseph Hedborn, GA

**10 YEARS OF SERVICE**

Donna LaMontagna, PR  
Melissa Lively, PR

**10 YEARS OF SERVICE**

Jonathan Maust, GA  
Mark Neilson, RGA  
Nicole Sanders, MGA

**10 YEARS OF SERVICE**

Matthew Turnquist, RGA

**9 YEARS OF SERVICE**

Randall Cook, RGA

**9 YEARS OF SERVICE**

Tina Janti, SGA  
David Scalis, PR

**8 YEARS OF SERVICE**

Milena Arceo, AGT  
Bernadette Casciato, AGT

**8 YEARS OF SERVICE**

Mark Hart, AGT  
Beau Locker, RGA

Janice Moseychuck, AGT

**7 YEARS OF SERVICE**

Richard Pazzak, MGA  
Blake Ralston, SGA

**7 YEARS OF SERVICE**

Richard Rowe, AGT  
Jesse Spencer, GA  
Eric Thompson, MGA  
Ho Tran, GA  
Sara Vaz, RGA

**7 YEARS OF SERVICE**

Sharon Barnes, AGT  
Bilal Farsakh, GA

**6 YEARS OF SERVICE**

Jeffrey Hapke, PR  
Dallas Johnson, AGT  
Marlene King, AGT

**6 YEARS OF SERVICE**

Ronald McCormick, MGA  
Collins Appiah, GA

**6 YEARS OF SERVICE**

Bryon Eddinger, GA  
Greg Graham, SGA

**6 YEARS OF SERVICE**

Katalina Halaunga, AGT  
Riley Peters, AGT  
Cleopatra Sola, AGT

**6 YEARS OF SERVICE**

Ryan Tomajcik, MGA  
Jay Washington, SGA

**5 YEARS OF SERVICE**

Maria Avila, GA  
Elizabeth Chilson, MGA

**5 YEARS OF SERVICE**

Michael Cirelli, RGA  
Myaa Fallon, GA

**5 YEARS OF SERVICE**

Matthew Halbmaier, MGA  
Lorena Herndon, GA  
Michael McClintock, AGT

Mia Mitchell, GA

**4 YEARS OF SERVICE**

Christine Moore, RGA  
Juan Olvera, GA

**4 YEARS OF SERVICE**

Allen Watson, SA  
Kendall Wilson, MGA

**4 YEARS OF SERVICE**

Fabian Aniekwensi, AGT  
Alexandra Berberich, RGA  
Michael Botond, AGT  
Elcar Buhay, SA  
Caren Deanda, GA

**4 YEARS OF SERVICE**

Jesse Doherty, RGA  
Evan Donoghue, RGA  
Mamdamba Faal, SA

**4 YEARS OF SERVICE**

Keona France, GA  
Lawrence Hadley, SA  
Nathan Hunt, MGA

**4 YEARS OF SERVICE**

Jason Kuepfer, SA  
Saul Lopez, MGA  
Desmond Martin, AGT  
Edmaggie Myrthil, MGA

**4 YEARS OF SERVICE**

Nadia Naji, AGT  
Kay Pomroy, RGA  
Thomas Prather, MGA

**4 YEARS OF SERVICE**

Elliot Rush, SA  
Richard Sidoti, AGT

**4 YEARS OF SERVICE**

Mollie Uphoff, MGA  
Phillip Waismann, MGA

**3 YEARS OF SERVICE**

Stephanie Baumann, PR  
DeShannon Boyd, GA

Rachel Brown, RGA

**2 YEARS OF SERVICE**

Christopher Buttacavoli, MGA  
Oscar Cardoza, MGA

**2 YEARS OF SERVICE**

Danielle Dhaiti, SA  
Funmilola Elumade, SA  
Tommy Flynn, PR  
Brandon Foster, GA

**2 YEARS OF SERVICE**

Patricia Gonzalez, AGT  
Stephanie Harris, SA  
Yolanda Harris, AGT  
Eric Harvey, AGT

**2 YEARS OF SERVICE**

Dylan Johnson, GA  
Samisoni Koloa, GA  
Jennifer Larrison, AGT

**2 YEARS OF SERVICE**

Ronald McCormick, MGA  
Yamid Mendoza Sanchez, SA

**2 YEARS OF SERVICE**

Alex Miller, GA  
Deborah Mitchell, GA

**2 YEARS OF SERVICE**

Brian Obrecht, SA  
Joshua Pehl, AGT  
Jimmy Riley, GA

**2 YEARS OF SERVICE**

Blake Tomblin, GA  
Rupinder Toor, MGA

**2 YEARS OF SERVICE**

Joshua Bacchus, MGA  
Ethan Barnt, AGT

**2 YEARS OF SERVICE**

Alon Barnur, MGA  
Ryan Bevan, AGT  
Daniel Blake, SA  
Theresa Bolese, AGT  
Andrew Brennan, AGT

Ervin Cruz, GA

**1 YEAR OF SERVICE**

Donald DeVoise, MGA  
Tereanio Edgar, SA

**1 YEAR OF SERVICE**

Kelvin Ellmers, SA  
Kinga Filipiak, GA  
Kristopher Fisher, SA  
Blenda Fulbright, AGT  
Precious Fulger, AGT  
Abel Gamo, GA  
Tony Georges, SA  
Michael Giachetti, SA  
Ica Gordon-White, GA  
Kyla Greig, MGA  
Michael Hepner, MGA  
Justin Hermann, MGA  
Kyra Hopkins, GA  
Daniel Lopez, SA  
Yairy Magon, GA  
Vivienne Matalon, AGT  
Brian McCabe, SA  
Paige Minarik, SA  
Lauren Moore, AGT  
Lisa Mosley, AGT  
Delroy Nichols, SA  
Ashley O'Donal, GA  
Raymond Praytor, SA  
Rahmatullah Romal Omid, MGA  
Natalia Cruz, AGT  
Jessica Davis, SA  
Alexandria Dziekonski, AGT  
Veisinia Fale, SA  
Chenyng Folsom, AGT  
Adam Fontichiaro, GA  
Darryl Frazer, AGT

Janel Wilder, AGT

**1 YEAR OF SERVICE**

Bennett Williams, SA

**1 YEAR OF SERVICE**

Afolasade Aboyade-Cole, SA  
Adrian Acevedo, SA  
Shekhar Ali, AGT  
Elioenai Gomez Perez, AGT  
Philip Anderson, MGA  
Geovanny Arellano Ortiz, SA  
Marissa Ault, RGA  
Jesse Barker, SA  
Darius Barnes, SA  
Atiya Bell, SA  
Walter Binger, GA  
Edison Bond, AGT  
Wayne Brillhart, AGT  
Henry Brown, GA  
Jordan K Brown, SA  
Kevin Bryson, SA  
Dustin Caso, SA  
Kelly Charter, AGT  
DeAndre Coleman, SA  
Felipe Correa, AGT  
Clarissa Craft, SA  
Natalia Cruz, AGT  
Jessica Davis, SA  
Alexandria Dziekonski, AGT  
Veisinia Fale, SA  
Chenyng Folsom, AGT  
Adam Fontichiaro, GA  
Darryl Frazer, AGT

Anthony Friese, SA

**1 YEAR OF SERVICE**

Luis Galvan, GA  
Kortney Gaston, AGT  
Tammy Gawron, GA  
Jillian Getz, SA  
Alexander Glembin, AGT  
Elioenai Gomez Perez, AGT  
Lexington Grissom, GA  
Jared Gulau, AGT  
Kristina Hasenhuendl, SA  
Mark Hebert, SA  
Marlon Hernandez, GA  
Jaydan Heron-Smith, SA  
Luis Hornos, AGT  
Chiapang Hsu, AGT  
Quincy Hughes, SA  
Sungmin Hwang, SA  
Patricia Isabell, GA  
Elisha Jordan, MGA  
Morgan Kaminky, SA  
Troy Kasper, GA  
Tenae Keenan, SA  
Sasha Keller-Roach, GA  
Malena Khan, SA  
Kit Koon, SA  
Timothy LaFleur, SA  
Christopher Lane, AGT  
Daniel Lane, SA  
David Laylock, AGT  
Regina Lee, SA  
Andy Leite, AGT

Marcus Lewis, AGT

**1 YEAR OF SERVICE**

Victoria Lindner, GA  
Sarah Lopes, AGT  
Demetrius Lumpkin, AGT  
Christian Lyles, AGT  
Richard Martin, SA  
Patrick Martinez, SA  
Andrew McAughey, SA  
Cory Moncol, AGT  
DeKwan Morris, AGT  
Joseph Newlin, SA  
Ngai Pack, GA  
Guy Parsons, AGT  
John Passi, AGT  
Migdalia Perez, SA  
Hunter Perkins, AGT  
Johnny Pham, SA  
Stacy L Phillips, AGT  
Jason Propst, SA  
Nickie Quintyne, AGT  
Ashlon Rhett, SA  
Zaire Robinson-Duty, AGT  
Mary Rochester, SA  
Sergio Rodriguez, AGT  
Michael J Romero, SA  
Emma Ruggiero, AGT  
Alejandro Saladrigas, SA  
Ray Sami, SA  
Julie Schwab, AGT  
Jamie Smalley, GA  
David Sorber, AGT

William Stull, GA

**1 YEAR OF SERVICE**

Brady Sylvester, SA  
Cardelle Szego, SA  
Alex Tester, SA  
Jessica Thornton, AGT  
Matthew Tien, GA  
Austin Torres, SA  
George Tracy, SA  
Michael Trotter, AGT  
Siosifa Uluakhiatu, AGT  
Jordan Viaje, SA  
Stephanie Villagran, AGT  
Nelson Villegas, SA  
Angela Walker, AGT  
Kyle Welton, AGT  
Teba Williams, GA  
Pharyn Wilson-Jones, SA  
Isabella Xia, SA  
Ethan Yasher, AGT  
Artemio Zertuche, AGT  
Baldemar Zurita, SA

# PROMOTIONS

**STATE GENERAL AGENT**

Jake Yagjian

**REGIONAL GENERAL AGENT**

Magda Figueiredo

**MASTER GENERAL AGENT**

Christopher Clark  
Jared Cleckner  
Barry F Dillah  
Cristina Fox  
Doron Freud  
Casey Helly  
Tennison Mather  
Randy Miller  
Susan Sereke

**70% GENERAL AGENT**

John Curry  
Kenneth Gordon  
Bobby Lo  
Crystal Vairetta  
Victor Weber  
Joshua Yurinko

**67.5% GENERAL AGENT**

Hollis Allen  
Chris Anderson

Stacey Brokenbough  
Gregory Caldwell  
Evelin Castro-Sharif  
Nicholas Davis  
Keith Dymnioski  
Bryon Eddinger  
Jesse Fullmer  
Ica Gordon-White  
Brandon Haley  
Matthew Hudlin  
Eno Iftiu  
Troy Kasper  
Victoria Lindner  
Ameenah Little  
Nicole Mead  
Deborah Mitchell  
Christopher Nash  
Romas Noor  
Kurt Overy  
Steven Rios  
Holly Soares  
Xompratai Sopha  
David Stuart  
Alexander Valencia

Troy Young

**65% SUPERVISING AGENT**

Matthew Agnetti  
Michael Barlettano  
Seneca Birchmore  
Ashton Chaney  
Benzack Cooper  
Barry A Dillah  
Ashley Ealy  
Reagan Edwards  
Arista Garcia  
Jaycee Goodwin  
Arif Hajro  
Michael Helgeson  
Andrew Lyall  
Jennifer Mendez  
Mitchell Messer  
Luis Miranda  
Toni Moore  
Eleanor Powell  
Quea Ramos  
Manique Sala  
Taylor Schoenbeck  
Lawrence Smith

Manuel Tefel  
Kaleb White

**62.5% SUPERVISING AGENT**

Walna Allen  
Frizell Anderson  
Zachary Anderson  
Annabelle Andrade  
Tyrone Bailey  
Nooreenshah Bappoo  
Richard Bearden  
Jennifer Bell  
Michael Bell  
Rahul Bhagwakar  
Robert Borger  
Andrew Boulos  
Kristopher Bour  
Nardia Bowen  
Kortisha Brooks  
Kelsey Brown  
Thomas S Brown  
Kevin Bryson  
Syed Bukhari  
Megan Campbell  
Kamal Carnegie

Sabre Carametaro  
Ana Cimarosti  
Clarissa Craft  
Cody Davies  
Jonathan Dominguez  
Anton Donets  
Jacob Dorrance  
Charne Du Plessis  
Aaron Ebel  
Orli Ekstein  
Andjalie Elizer  
Carlos Fernandez  
Francesco Festa  
Raul Figueroa  
Raul Forbes  
Erik Geer  
Jake Gelb  
Gregory Gibson  
Christopher Gil  
Valentina Gocaj  
Pablo Gomez  
Destany Guerra  
William Hale  
Sayed Hashimi

Melodie Henderson  
Robert Hepler  
Marquis Hill  
Kyle Irwin  
Michael Jang  
Eric Karn  
Emily Kayser  
Tenae Keenan  
Jalene Kicinski  
Orli Ekstein  
Alexander LaBeef  
Kim Lee  
Devin Liston  
Deonte Lomax  
Ray Lopez  
Michaela Mangrum  
Sebastian Mason  
Vincent Massari  
Jason McGarvey  
Conor McGowan  
Marc Meskill  
Sabeehah Munshi  
Randa Mustafa  
Aaron Osterrieder

Angela Palomares  
Kamalpreet Parmar  
Steven Parrish  
Alejandro Pineda  
Stacey Pizzo  
Holly Richey  
Brooklynn Ross  
Holly Rowell  
Lamar Russell  
Justin Rydzziel  
Lucas Salazar  
Carl Schlacht  
McKenzie Schmitz  
Elle Sing  
Joshua Sonnabend  
David Sorensen  
Brien Spier  
Virginia Stroh  
Chad Stroup  
Edrick Tercero  
Jeffrey Tillman  
Robert Torres  
Gregory Tucker  
Austin Vail

Landon Vaughan  
Trinity Walker  
Brandon Warren  
Daniel Waterfall  
Michael Watson  
Devin Wedick  
Howaida Weel  
David Welborn  
Victoria Wheatley  
Giovanni Williams  
Nicholas Wiltjer  
Coy Woods  
Sherine Zahra  
Elvira Zawadowski  
**52.5% SUPERVISING AGENT**  
Rebecca Fleming  
Christopher Larsen

NEW  
SGA



**Jake Yagjian**

**Massachusetts and New York**

Jake was recruited after graduating from Wheaton College with a degree in Economics. The team camaraderie, competitive atmosphere, and family feel is what attracted him to the business, as well as the opportunity to grow. He knew immediately he wanted to be a team leader, which gave way to his later desire to lead his own agency office. Jake says his office is having a positive impact on the community. "We're experiencing high levels of growth since we've opened up new offices, so we're constantly looking to fill roles in sales and leadership." He also notes he is an avid Boston sports fan.

# AIL/NILICO Welcomes **LORI PELLETIER** to DC Office



**Lori Pelletier**  
Vice President  
American Income Life and National Income Life  
Executive Director  
Labor Advisory Board

We are pleased to announce the addition of Lori Pelletier to our Washington, DC office where she is serving as AIL/NILICO Vice President and Executive Director of the Labor Advisory Board. Lori is continuing the work of former LAB Executive Director Victor Kamber who retired in December of 2018.

Lori served as President of the Connecticut AFL-CIO, the voice of over 220,000 union workers from more than 900 affiliated unions around the state from 2013-2018. Prior to that, she served as the Secretary-Treasurer of the Federation.

Lori is a member of Local Lodge 700 of the International Association of Machinists and

Aerospace Workers, representing workers at Pratt & Whitney's Middletown, Connecticut plant. She served as Shop Steward, Recording Secretary and eventually Vice President of the Local. Lori also has been active with IAM District Council. She was a delegate to the Connecticut State Council of Machinists and the New England Conference of Machinists, and has served the Machinists on political, legislative and organizing initiatives.

Lori brings a wealth of firsthand knowledge and experience to her new position. Please join us in welcoming her to the Company.



**Jason Beckman**  
Vice President  
Public Relations Field Operations

**I HAVE ALWAYS BEEN PRIVILEGED TO** work alongside so many great SGAs, and my transition to the Home Office last year included the opportunity to meet a number of SGAs who had only been acquaintances in the past. One of the first SGAs I traveled to meet with in 2018 was Simon Arias.

The flight to Pittsburgh had been delayed a bit and caused me to miss the majority of Simon's recognition meeting, but I did arrive just in time to hear Simon speak. He shared memories of becoming the SGA in Pennsylvania at the same time our PR Manager, Katherine Pratt, began her career with AIL as a Marketing Specialist and laughed about the size of his first office, the number of submitting agents, code requirements and the basic challenges he encountered becoming a business owner for the first time.

The size of Simon's agency and office have grown significantly over the last eleven years, and when you pull into the parking lot of Simon's office, you immediately notice the word

"GRIND" in letters the size of a Pittsburgh Steelers lineman (meaning it's not small) on the building. Simon had used the word GRIND at a past SGA meeting and spoke of what a recruiting visit for a high school football prospect is like at Ohio State University. He painted a picture of the coaches showing the recruits all of the benefits of playing for the prestigious program and trotting them onto the football field at the "Horseshoe," giving the recruit the satisfaction and euphoria of what a Saturday in Columbus feels like. There's nothing like a frenzied college football stadium on Saturdays in the fall. What we as fans don't always think

about or see is the blood, sweat and tears spent by the same kids 365 days a year to prepare to play twelve regular season games.

The GRIND as we understand it to be in our business is the relentless search for opportunity. To be great requires an impeccable work ethic and the understanding that doing the necessary work is inescapable and uncompromising. GRIND means doing whatever it takes to be successful, whatever the cost and risk. Theodore Roosevelt said, "Nothing in the world is worth having or worth doing unless it means effort, pain, difficulty ... I have never in my life envied a human being who led an easy life. I have envied a great many people who led difficult lives and led them well."

It's easy for most casual observers to look at a collegiate athlete or a business-person who has "found" success and categorize that person as being lucky. However, most people wouldn't identify the qualities of being lucky as having to put forth maximum effort and endure pain and difficulty along the way and wait for their opportunity to win. The Roman philosopher Seneca said, "Luck is what happens when preparation meets opportunity."

You can count on the PR team to #OWNIT and GRIND to the finish as we continue our mission to support the growth of AIL and all SGAs. Simon, on behalf of Team PR, I'd like to congratulate you and your agency for being recognized as the SGA of the Year! 🏆

**"GRIND MEANS DOING WHATEVER IT TAKES TO BE SUCCESSFUL."**

# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Victoria Perea	4	Don Foti	Derrick Davenport	3	Michael Vasu	Joseph Grider	2	Mathew Hart	Aaron Easton	2	Chad Potts
Kinga Filipiak	4	Sabrina Lloyd	Luis Corella Aguayo	2	A-O-Lorence	Trevor Smith	2	Mathew Hart	Velvet Johnson	2	Ernest Powell
Migdalia Perez	4	Dustin Venekamp	Erica Robertson	2	Simon Arias	Wesley Warren-Camp	2	Johnson-Nelson	Jonathan Ramirez	2	Beto Quintero
Arman Masomzadeh	3	Altig-Orlovic	Mark Bernsdorff	2	Simon Arias	Steven Rios	2	Sabrina Lloyd	Mitchell Mickovic	2	S-S-Parks-Salvaggi
Jessica Davis	3	Altig-Orlovic	Gregory Huling	2	Slav Bitman	Harrison Gholston	2	Bob Olson	Lisa Richardson	2	Moswen Taylor
Jami Henney	3	Richard Correa	Robin Gonzalez	2	James Cunningham	Jenny Alvarez	2	Theodore Pappas	Joseph Harnden	2	Michael Vasu
Kevin Dimery	3	Richard Correa	Nauleni Tuionetoa	2	Steve Friedlander	Jorge Toribio	2	Theodore Pappas	Bradley Schwartz	2	Josh West
Ana Vea	3	Steve Friedlander	Daniel Chousa	2	Giglione-Ackerman	Lukess Joseph	2	Theodore Pappas			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Daniel Pettit	33	A-O-Lorence	Patrycja Grudzinska	5	Sabrina Lloyd	Clayton Slaughter	4	Michael Vasu	Anthony Theriault	3	Mathew Hart
Craig Stropf	22	Cindy Furer	Zach Otto	5	Sabrina Lloyd	Cody Terrell	4	Michael Vasu	Mark Dushaj	3	Zachary Hart
Kimberly Hamilton	22	Oldham-Gryska	Matthew Conrad	5	S-S-Parks-Salvaggi	Mario Francis	3	Altig-Orlovic	Michael Stuver	3	Zachary Hart
Daniel LaFontaine	19	Altig-Orlovic	Kyle Wrobel	5	Michael Vasu	Bobby Hamilton	3	Altig-Orlovic	Asiguy Haugabook	3	Kyle Johnson
Jenny Rosales	19	Dustin Venekamp	Jeffrey von Kienast	5	Josh West	Christopher Hintz	3	Altig-Orlovic	Mark Beckford	3	Johnson-Nelson
Walter Icaza	10	Beto Quintero	Mark Neilson	4	Altig-Orlovic	Daniel Perkins	3	Altig-Orlovic	Mark Lahijani	3	Theodore Pappas
Mathieu Cook	9	Altig-Orlovic	Jason Bratin	4	Simon Arias	Alan Sedaghat	3	Altig-Orlovic	Michael Patty	3	Chad Potts
Andrew McQuade	8	Richard Correa	Britton Costa	4	Simon Arias	Thomas Vena	3	Simon Arias	Andrew Chambers	3	Philip Prata
David Staffery	8	Dustin Venekamp	Gregory Rudolph	4	Simon Arias	Patrick Knouse	3	Slav Bitman	Jeffrey Hall	3	Serur-Yagjian
Alipate Makaui	7	Steve Friedlander	Paul Kelly	4	Steve Friedlander	Jinelly Urena	3	Jose Carvajal	Derek Foore	3	S-S-Parks-Salvaggi
Atta Saleh	7	Theodore Pappas	Philip Roffi	4	Cindy Furer	Joshua Goodman	3	Richard Correa	Ryan Tomajcik	3	S-S-Parks-Salvaggi
Christopher Bentley	5	Altig-Orlovic	Taylor Black	4	Giglione-Ackerman	Joshua Krueger	3	Richard Correa	Charley Forshee	3	Jeremy Welch
Justin Adams	5	Simon Arias	Brandon Baker	4	Travis Moody	Ronald McCormick	3	Josh Crisp	Yemi Akinade	3	Tom Williams
Bruce Alford	5	Don Foti	Patricia Contreras	4	Beto Quintero	Stuart Pagan	3	Mathew Hart			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
John Santosuosso	20	Oldham-Gryska	James Tolley	3	Simon Arias	Alexander Rollo	2	Josh Crisp	Michelle Caouette	2	Oldham-Gryska
Lindsay Staffery	8	Dustin Venekamp	Joshua Yurinko	3	Simon Arias	Joshua Morris	2	Joseph Diecedue	Leonardo Perez	2	Bob Olson
Mele Makaui	7	Steve Friedlander	Adam Fontichiaro	3	Richard Correa	Iris Saavedra	2	Don Foti	Calvin Irving	2	Theodore Pappas
Bilal Farsakh	7	Theodore Pappas	Zachery Nelson	3	Richard Correa	Shanita Ellmers	2	Steve Friedlander	Stacey Brokenbough	2	Pappas-Quadri
Mark Diskin	5	Simon Arias	Joshua Randolph	3	James Cunningham	Matthew Castelli	2	Giglione-Ackerman	Ashley Clarke	2	Ernest Powell
Heriberto Chavez	5	Richard Correa	Vincent Workman	3	Chad Deley	Claudia Jacquet	2	Giglione-Ackerman	Kelly Schoenherr	2	Philip Prata
Chris McFoy	5	Don Foti	Marcell Ventura	3	Mathew Hart	Raynaldo Lafontant	2	Giglione-Ackerman	Sergio Carta	2	Beto Quintero
Dulce Paz	5	Sabrina Lloyd	Tina Nelson	3	Johnson-Nelson	Jesus Romero	2	Hemerson Gonzalez	Mari Andrade	2	Serur-Yagjian
Yairy Magon	5	Beto Quintero	Aaron Piotrowski	3	Sabrina Lloyd	Sasha Keller-Roach	2	Greg Graham	Cara DeFiore	2	S-S-Parks-Salvaggi
Travis Kovach	5	S-S-Parks-Salvaggi	Daniel Foore	3	S-S-Parks-Salvaggi	Chris Anderson	2	Mathew Hart	Andrew McAllister	2	Moswen Taylor
Samisoni Koloa	4	Steve Friedlander	Dustin Oetzman	3	S-S-Parks-Salvaggi	Jessica R Brown	2	Mathew Hart	Logan Akers	2	Michael Vasu
Crystal Vairetta	4	Travis Moody	Dominick Williams	3	Michael Vasu	Razan Zarba	2	Mathew Hart	Holly Bonhorst	2	Michael Vasu
Abel Gamo	4	Beto Quintero	Claire Aaby	2	Altig-Orlovic	Brendan Bradfield	2	Zachary Hart	Tereanio Edgar	2	Jamison Weatherspoon
Jamel Johnson	4	Michael Vasu	Jenna Grula	2	Simon Arias	Joseph Gojcaj	2	Zachary Hart	Tiffani Tavormina	2	Jamison Weatherspoon
Adam Kidikas	4	Josh West	Ryan Marrero	2	Simon Arias	Arthur Trost	2	Zachary Hart	LaDelus Brown	2	Jeremy Welch
Erna Gasanin	3	Altig-Orlovic	David Basnett	2	Ryan Bisanz	Brandon Copeland	2	Matt Henderson	Hugh Benn	2	Tom Williams
Andrew Severson	3	A-O-Stenglein	Kyra Hopkins	2	Slav Bitman	Carl Goins	2	Stephen Jubrey			
Timothy Bugge	3	Simon Arias	Michel Merinos	2	Jose Carvajal	Juan Olvera	2	Stephen Jubrey			
Ariana Jones	3	Simon Arias	Landon Schlag	2	Richard Correa	Steven Rios	2	Sabrina Lloyd			

## RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Dustin Dunbar	27	Dustin Venekamp	Melinda-Rae Lyse	19	Altig-Orlovic	Christopher Bentley	12	Altig-Orlovic	Matthew Turnquist	12	Richard Correa

**NEW ASSOCIATE**– \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA**– at least two new associates during the month  
**MGA**– at least three new associates during the month  
**RGA**– top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY RECRUITING PROGRAM



# LEGACY RECRUITING CLUB MEMBERS

— By Number of Eligible Legacy Recruits\*

## TOP RECRUITING AGENTS\*\* FEBRUARY

TOTAL LEGACY RECRUITERS: 238

TOTAL LEGACY RECRUITS: 285



**Kyle Wrobel**  
5 Recruits  
Michael Vasu



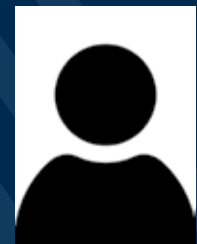
**Adam Bajjey**  
3 Recruits  
Zachary Hart



**Brent Bowling**  
3 Recruits  
S-S-Parks-Salvaggi



**Matthew Conrad**  
3 Recruits  
S-S-Parks-Salvaggi



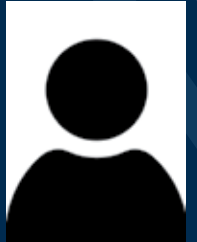
**Devin Davis Watkins**  
3 Recruits  
Venekamp-Garcia



**Derek Foore**  
3 Recruits  
S-S-Parks-Salvaggi



**Sherrie McCarty**  
3 Recruits  
Dustin Venekamp



**Aaron Parks**  
3 Recruits  
Simon Arias



**Samantha Ralston**  
3 Recruits  
Blake Ralston

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Kyle Wrobel	5	Samantha Ralston	3	Noah DeVries	2	Cameron Little	2	Lindsay Staffery	2
Adam Bajjey	3	Izaak Bevell	2	Myaa Fallon	2	Alma Lozano	2	Dominic Telymonde	2
Brent Bowling	3	Rahul Bhagwakar	2	Cesar Fischer	2	Michael Musso	2	Nauleni Tuionetoa	2
Matthew Conrad	3	Dianka Blash	2	Carlos Franco-Vera	2	Kamalpreet Parmar	2	Jadelene Welty	2
Devin Davis Watkins	3	Robert Bradley	2	Desarae Freeman	2	Isaias Quiroga	2		
Derek Foore	3	Patricia Contreras	2	Melne Hughes	2	Rishi Rajkumar	2		
Sherrie McCarty	3	Zachariah Cooper	2	Travis Kovach	2	Joseph Ramirez	2		
Aaron Parks	3	Susan Cousineau	2	Allison Kusgen	2	Alexandra Rodriguez	2		

## TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 444

TOTAL LEGACY RECRUITS: 596

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Robert Bradley	7	Kyle Wrobel	5	Cesar Fischer	3	Marcell Mara	3	Jessica Santamarina	3
Brent Bowling	6	Matthew Conrad	4	Derek Foore	3	Sherrie McCarty	3	Lindsay Staffery	3
Devin Davis Watkins	6	Samantha Ralston	4	Matthew Harper	3	Leticia Morales	3	Joseph Stapleton	3
Rosemary Soto	6	Alexis Tran	4	Slavita Hut	3	Aaron Parks	3	Dominic Telymonde	3
Dianka Blash	5	Adam Bajjey	3	Dimo Joannidis	3	Aryelle Robertson	3	Joseph Tomanovich	3
Cecilia Ritter	5	Myaa Fallon	3	Daniel G Johnson	3	Alexandra Rodriguez	3	Ransey Vazquez	3

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.



**Brent Bowling**  
S-S-Parks-Salvaggi  
28 Recruits  
PLATINUM



**Alipate Makau**  
Steve Friedlander  
25 Recruits  
PLATINUM



**Paul Smith**  
Zachary Hart  
25 Recruits  
PLATINUM



**Gregory Rudolph**  
Simon Arias  
17 Recruits  
GOLD



**Rosemary Soto**  
Beto Quintero  
17 Recruits  
GOLD



**Travis Stucki**  
Altig-Orlovic  
15 Recruits  
GOLD



**Jonathan Da-al**  
Steve Friedlander  
11 Recruits  
SILVER



**Bryan Juskiw**  
S-S-Bendure-Hartwig  
11 Recruits  
SILVER



**Shawntae Collins**  
Altig-Orlovic  
10 Recruits  
SILVER



**Patricia Contreras**  
Beto Quintero  
10 Recruits  
SILVER



**Ryan Vance**  
S-S-Parks-Salvaggi  
10 Recruits  
SILVER



**Daniel Santistevan**  
Dustin Venekamp  
6 Recruits  
BRONZE



**Dianka Blash**  
Altig-Orlovic  
5 Recruits  
BRONZE



**Henry Brown**  
Matt Henderson  
5 Recruits  
BRONZE



**Lily Carpenter**  
Dustin Venekamp  
5 Recruits  
BRONZE



**Christopher Clark**  
Altig-Orlovic  
5 Recruits  
BRONZE



**David Melendrez**  
Cindy Furer  
5 Recruits  
BRONZE



**Michelle Olivo**  
Gigliione-Ackerman  
5 Recruits  
BRONZE



**Stephanie Harris**  
Zachary Hart  
5 Recruits  
BRONZE



**David Rigney**  
Kevin Holtz  
5 Recruits  
BRONZE



**Marcus Moody**  
Jamison Weatherspoon  
5 Recruits  
BRONZE

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



# 2018 MILLION DOLLAR CLUB QUALIFIERS

The success of the Million Dollar Club can be measured by the number of people who strive to qualify and those who do qualify. In 2018, 17 qualified for the first time and 2 qualified for the third time. What makes these people aim so high? I believe it's the desire to excel in every facet of their lives. Members of the Million Dollar Club are among the elite people in the world who make things happen instead of watching them happen. — Domenico Bertini, Executive Vice President



**Roghie Hassan Loo**  
Chalom-Paz



**Ruben Soberanes**  
Don Foti



**Raymond Angeles**  
Altig-Orlovic



**Samantha Chui**  
Kyle Johnson



**Maria Diring**  
Bob Olson



**Dan Hanson**  
Chad Deley



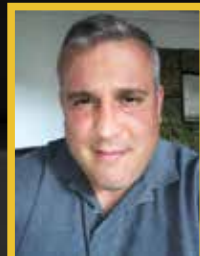
**Tina Janti**  
Altig-Orlovic



**Joachim Jean**  
Laura Fisher



**Peter Kaplanis**  
Chalom-Paz



**Garret Kun**  
Pappas-Quadri



**Eric LaBossiere**  
Altig-Orlovic



**Lleison Martinez**  
Cisco Perez



**Stephanie Novel**  
Tom Williams



**Oleg Novitchii**  
Surace-Smith



**Eddie Pourjalali**  
Cohen-Cohen



**Paul Smith**  
S-S-Bendure-Hartwig



**Natalie Soboleva**  
Chalom-Paz



**Steven Sparks**  
Altig-Orlovic



**Massoud Vaziri**  
Altig-Orlovic

## Dear Future SGA



Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

### SGA Career Track

#### Level 1: Qualify

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

#### Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

#### Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

#### Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



**“THE TRUTH IS YOU DON’T LEARN MUCH FROM WINNING, BUT LOSING CAN MAKE YOU A LOT STRONGER.”**  
—DREW BREES

**DREW BREES**  
NEW ORLEANS SAINTS QB

Action Sports Photography / Shutterstock.com



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [lcfr@ailife.com](mailto:lcfr@ailife.com). If your story is selected, we’ll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

# The **BUSINESS** ATHLETE

By **Stephanie Kell**  
Sales Director



## **WRITTEN OFF: DREW BREES – FROM UNDERDOG TO LEGENDARY QUARTERBACK**

**DREW BREES** was a 2nd round draft pick out of Purdue. The former Boilermaker hailed from Westlake High School in Texas, where he overcame a torn ACL to be named the 1996 5A Most Valuable Offensive Player. Brees made a name for himself at Purdue, after receiving offers from only 2 universities; minuscule in comparison to the other greats of his time. Nevertheless, Brees set many records during his collegiate career including 2 NCAA Records, 13 Big Ten Conference Records, and 19 Purdue University records.

Drafted in 2001 by the San Diego Chargers, Brees was considered a less than ideal quarterback due to his mediocre arm strength and height of only 6 feet. Despite this, Drew became full-time starter for the Chargers in 2002 and led them to the 2004 Super Bowl. However, a serious shoulder injury followed, which could be career ending for most. At one point, Brees was given a 20% chance of ever playing football again. He overcame serious adversity and signed with the New Orleans Saints in 2006. Drew’s outlook upon signing with the Saints was, **“FORGET ALL THE DOUBTERS. FORGET ALL THE CRITICS.** Is there satisfaction in proving them wrong? Sure, but I don’t want to give those people the gratification of even dwelling on their words that long. There’s a motivator much more powerful than doubt. **I PLAY IN HONOR OF THOSE WHO BELIEVE IN ME.”**

The addition of Brees was shortly after Hurricane Katrina in 2005. The Superdome was in shambles, many questioning if the Saints would remain in New Orleans, and

other unanswered questions. Together with new head coach Sean Peyton, these two legendary men would forever change the Saints organization and New Orleans. Lifelong Saints fans still vividly remember wearing paper bags over their heads due to the disappointing track record of the Saints. These days are long gone as Drew Brees remains a fan favorite, philanthropist and record setter.

Brees led the Saints to their 1st Super Bowl appearance and victory against the Indianapolis Colts in 2009. Other playoff appearances followed in 2010, 2011, 2013, 2017, and 2018. Brees has broken many NFL records including a significant accomplishment in front of a hometown crowd in the 2018 season when he became the NFL All-Time Leader in Passing Yards, surpassing New Orleans native Peyton Manning.

The lessons we can learn from Drew Brees are countless, including

**NEVER QUITTING & CONSTANTLY STRIVING TO BE BETTER.**

Brees stated, “You are either getting better or getting worse, but you are never staying the same.” The only thing we can guarantee ourselves if we quit is never knowing how far we could have gone. Striving to become better through continual training or seeking the guidance of a mentor is crucial in our daily routine.

Brees sets the tone for being **MENTALLY TOUGH & AVOIDING SELF-DEFEATING THOUGHTS.** It’s easy to listen to the naysayers and doubters. “I realized I could focus on my mistakes and feel sorry for myself, or I could learn from those mistakes and use them as motivation to come back stronger.” Managing our thoughts is essential in accomplishing our goals. Often,

what sets the successful apart from the non-successful is their ability to overcome adversity and come back after a defeat.

Additionally, Brees teaches us the **VALUE OF CULTURE AND A SUPPORT SYSTEM THAT ENCOURAGES EXCELLENCE.** When Brees is discussed, it’s not just about his records; it’s also about the massive culture shift he made in the locker room of the Saints. Prior to the Brees/Peyton leadership, failure & defeat were not only prevalent, but expected among the Saints roster. Culture is everything! Without united vision and purpose, it is impossible for even the most talented group of individuals to accomplish much. Organizationally, we must all understand exactly what our vision is and with what purpose we drive towards that vision.

Finally,  
**THE ROAD TO SUCCESS IS NOT A SMOOTH RIDE.**

The journey to the top is full of ups and downs, and only those who recognize this truth will reach it. The key is a never-satisfied attitude and learning from mistakes. Brees told a reporter once, “What I’ve discovered along the way is that the road to success is usually a pretty bumpy one. And there are no shortcuts.” It’s never-ending that we see people give up in the face of slight adversity or turn away during a rough patch. As leaders, it’s our duty to guide them through the toughest of journeys because we have all experienced the road hazards that life can throw us ... yet we prevailed.

Never forget the value of perspective. What we have the ability to accomplish is often what our mind tells us we are capable of doing. If Drew Brees can accomplish the long list of records after being given a 20% chance of ever playing again, we can accomplish what we believe in the most! 🙌



# TOP PRODUCERS COUNCIL

The Top Producers Council is made up of elite personal producers who have been selected for their dedication to writing quality business and their history of representing our Company with integrity. The group will meet with members of executive management in Las Vegas in mid-April to share their best practices to help improve training, sales and agent retention.

We appreciate the willingness of these Council members to serve and we look forward to sharing their input.



Michael van Delft  
Satti-Kanaan



Muhammed Ashraf  
Theo Pappas



Brooklyn Mims  
Moswen Taylor



Max Quasem  
Cohen-Cohen



Ryan Vance  
S-S-Parks-Salvaggi



Steven Dell  
Simon Arias



Elle Sing  
Satti-Kanaan



Lily Sakai  
Cohen-Cohen



Matthew Zang  
Altig-Orlovic



Rahul Bhagwakar  
Sabrina Lloyd



Dom with the Leadership 301 class.



## Domenico Bertini

Executive Vice President  
AIL & NILICO

**I F YOU FIND YOURSELF DOWN AND** unmotivated, the training you are receiving and the effort you're putting out won't make much of an impression. To make sure you are eager to perform and get the results you want, I recommend goal setting in six areas:

- 1. FAMILY LIFE:** Success shouldn't come between us and our family. Know when to work and when not to. Use a monthly calendar page at the beginning of every month to establish your work time in the field and office and to establish your time off with the family. Having a personal schedule every month will help you stay on track with your time, and as we all know, time is the one asset we cannot get back, so let's not waste it.
- 2. FINANCIAL LIFE:** Specific income goals help salespeople understand what they need to do to earn more. Set three income goals to help you stay in your financial lane at all time: Minimum, Realistic and Optimistic. Then work out an activity plan specifically designed to hit your Optimistic goal. Shoot for the stars and if not all works out you'll land on the moon; that is your minimum income goal. Translate your Optimistic income goal into ALP, then backtrack to sales and how many appointments you need to run weekly to achieve your goals.

**3. PHYSICAL LIFE:** Physical fitness counts to help salespeople withstand long working hours, business travel and stress. You know why most sales people stop working out? Because they don't manage their time. In 1861, John Hulley took a line from the ancient poet Juvenal, "Mens sana in corpore sano" or 'A sound mind in a sound body,' and so he created the motto for his Liverpool Athletic Club that became one of the best soccer teams ever. When you work on the monthly calendar page mentioned above, make sure you have a place and a time to work on your body weekly.

**4. PSYCHOLOGICAL LIFE:** We need to learn to manage our moods, and don't forget to enjoy the success we earn. When we earn it and when we have it, it is good to spend money for ourselves and our family. If we worked hard and we earned it, let's spend some of it to enjoy our success. It will help us manage our moods and consequentially treat people fairly. And one more thing: let's also practice how to talk to people and not about people; it will make the world around us so much better.

**5. SPIRITUAL LIFE:** We depend on our faith as a source of peace and inner strength. Respect people's faith and work around it. We need to learn how to manage our weekly time for success, without interfering with our spiritual life.

**6. BUSINESS/PROFESSIONAL LIFE:** Specific professional goals help you make measurable progress toward success. Every agency at AIL and NILICO has a career track. Do you know how that works? Do you know how to get a higher contract? Do you know how to move up the ladder of your organization? Learn the objectives

of every stopping place to reach the top. You will give purpose to all you do in this business. Purpose is everything; it's what makes the present worth living and the future worth longing for.

I want to leave you with an old story: An elderly carpenter was ready to retire. He told his employer-contractor of his plans to leave the house-building business and live a more leisurely life with his wife enjoying his extended family.

He would miss the paycheck, but he needed to retire. They could get by. The contractor was sorry to see his good worker go and asked if he could build just one more house as a personal favor. The carpenter said yes, but in time it was easy to see that his heart was not in his work. He resorted to shoddy workmanship and used inferior materials. It was an unfortunate way to end a dedicated career. When the carpenter finished his work, the employer came to inspect the house. He handed the front-door key to the carpenter.

"This is your house," he said, "My gift to you!" The carpenter was shocked! What a shame! If he had only known he was building his own house, he would have done it all so differently.

So it is with US! We build our lives, a day at a time, often putting less than our best into the building. Then with a shock we realize we must live in the house we have built. If we could do it over, we'd do it much differently.

Each of us is a carpenter. Each day you hammer a nail, place a board, or erect a wall. "Life is a do-it-yourself project," someone has said. Your attitudes and the choices you make today build the "house" you live in tomorrow. Build wisely! 🛠️

# TORCHMARK ACHIEVEMENT AWARDS

PRESENTED IN DALLAS, TX | THE STATLER HOTEL | FEBRUARY 21-23, 2019

## AGENT OF THE YEAR

**1<sup>ST</sup> JASON ADAMS**  
LIBERTY NATIONAL

**2<sup>ND</sup> JIM CALHOUN**  
FAMILY HERITAGE

**3<sup>RD</sup> MITCH McKINNEY**  
FAMILY HERITAGE

## PERSONAL RECRUITER OF THE YEAR

**1<sup>ST</sup> RANSEY VAZQUEZ**  
AMERICAN INCOME LIFE

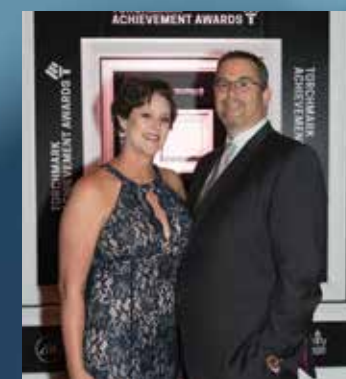
**2<sup>ND</sup> SCOTT WHEELER**  
AMERICAN INCOME LIFE

**3<sup>RD</sup> JENNIFER CHANDLER**  
LIBERTY NATIONAL

## LEGACY AWARD

**JIM SURACE**  
AMERICAN INCOME LIFE

**MARCUS SMITH**  
AMERICAN INCOME LIFE



# Simon Arias

## SGA OF THE YEAR 2018

In 2011, 28-year-old wunderkind Simon Anthony Arias III grabbed AIL/NILICO's coveted SGA of the Year title only 3 years into his tenure as a State General Agent in Pennsylvania. Even those who may have written off his precocious success as beginner's luck had to pay attention when he earned the top spot again in 2012.

Simon says, "There's been a ton of growth and development since then. More importantly though, our leaders have grown. Some of our top MGA's and RGA's were just in their first year or two of the business. Now they're leading at a top level."

But, he says, leading up to his trifecta in 2018, he and his team dealt with adversity, including being 'homeless' during most of 2017 as they awaited the completion of their new office. And, he adds, "We also had a few haters attacking our business. Luckily, as I've matured and become a husband, father, and a leader, I've learned to turn that hate into fuel, and that fuel was the extra boost we needed. As counterintuitive as it seems, I have to sincerely thank the haters. I now realize that during times of adversity and hate, you're being forged into a stronger person and it's what you need to develop yourself to the next level."



In addition to thanking God, Simon points out that "Sacrifice creates opportunity, and the sacrifices that my family makes to allow me to get out and GRIND should never go unnoticed. Not just my family either, but the spouses, children, and families of all of our people. So many of our top dogs are blessed with an amazing support system at home. If it weren't for everybody involved, we wouldn't be where we are today."

We asked Simon how his perspective has evolved in the time since he first became an SGA. With characteristic candor, he replied, "I didn't realize how difficult it would be as an SGA. That may not be what everyone wants to hear, but nothing great comes easy, and rarely will anything that comes easy turn out to be truly great." He also says his thinking has gotten much bigger and his vision is "clearer than it's ever been."

With 11 years as an SGA under his belt, Simon says he has seen many lives changed. "I've seen so many people grow up and start families. People who pulled up to the office in beater cars a few years back are now living lives that are way beyond what they were even dreaming back then. Once you see the big picture, you learn how big thinking works."

Congratulations to Simon and his entire organization. Keep thinking bigger!

Simon, you said it best: Get Better — Mind, Body, Spirit. It's that type of leadership that continues to motivate and influence others each day. You are one of the most driven individuals I know and I admire how big you dream. You raise the bar on what it means to be a leader at this company; it shows in how much you care about your people and their care for you. Congratulations on your amazing accomplishment! - SGA Rick Altig

I've looked up to you from the moment I sat in my second interview. I knew you were something special as I've never seen someone nod their head so hard. It was clear to me that's one hard dude and I am going to get to know him. Well, fast forward some 12+ years later and Simon, you are one of the hardest yet most loving and charismatic leaders we all look up to and appreciate. Thank you for paving the way for so many and if anyone deserves this award it's you and the amazing team you've assembled. Thanks for all you do brother! - SGA James Cunningham

Simon, congratulations on being named SGA of the Year for an incredible third time! You have a fierce dedication to growth for every single person who becomes part of your team. That is something that every leader at AIL should emulate. Our greatest asset is our people, and your infectious enthusiasm and competitive spirit is what drives Opportunity Unlimited and allows it to keep changing lives." - SGA Ilija Orlovic

There are people who can teach you to be financially successful. There are people who can teach you to be a better you. When you find BOTH of those abilities in the same person, you know you've found something special. Simon Arias is one of those people. He guides his colleagues, business partners, family, and friends in a unique and inspirational way. Simon truly exemplifies being a mentor. I am privileged to call him my SGA and my friend. Congratulations, Simon, on a title well-earned. - RGA Matt Diulus

Congratulations Simon and team Arias! Your team is the epitome of team! Simon, you're an unselfish, serve-first leader. You're an inspiration to everyone who works at AIL or comes into contact with you. You make everyone better that you come into contact with. Classy, caring, passionate, unselfish, disciplined, winner, servant to all: these are the words that describe you. Won't be the last time team Arias gets this award; I wouldn't be shocked if your team gets it in 2019 as well! - SGA Marcus Smith

Congrats, Simon on an incredible year! \$15 million is quite the milestone and this is STILL only the beginning. A true leader's testament is the strength in the people they build around themselves, and watching how much your players have developed over the past couple of years is remarkable. Keep leading the charge and inspiring those around you. Next stop: \$20 million! - SGA Albie Serur

Mr. Arias, congratulations on your success. May God continue giving you wisdom and strength. - SGA Beto Quintero

It is amazing what you and your team have been able to accomplish. Congratulations on a very well deserved award for you and your Agency. I wish nothing but the best and continued success for you, your team and the families that support you. - SGA Theo Pappas

Boom to the Man — NOT A MYTH, but definitely a legend! What a significant accomplishment and AIL is blessed to have such a dynamic leader who has mentored, guided, and molded so many people to achieve limitless opportunities! Blessed to have you as a friend, a brother, and an individual who continues to compete at an amazing level! - SGA Zach Hart

Out of all of our SGA Promotions, this one stands out as not only the first but one of the very, very best. Simon truly embodies the best of our Surace-Smith culture and when you combine that with his incredible giftedness, integrity, passion, sense of fairness and his ever increasing wisdom, you have someone who is truly a rarity in this world. He is indefatigable in all his pursuits and his tenaciousness to better humanity is truly admirable. I love this man and his amazing wife Natalie. Mind, Body, Spirit! - SGA Jim Surace

**"Isaiah 54:17 says, 'No weapon formed against you shall prosper.' I hold this bit of scripture so dear that it's tattooed on my forearm."**



"I know it's technically SGA of the Year, but to me, it's Agency of the Year. I didn't write a single dollar of premium in 2018. It was the hard work of my team — the agents and field trainers out there door-knocking, the leadership squad recruiting, training, and developing, and the staff running everything behind the scenes."



"In 2014, I married my beautiful wife, Natalie. The birth of our daughter Sienna introduced me to that special love only a parent knows. We've since had my little man, Simon IV, and we were able to take in my goddaughter, Amya, whom I also consider a daughter."



**1**  
MEENAKSHI CHAVIS  
CONCORD, CA



**2**  
ASHLEY RUST  
INDIANAPOLIS, IN



**3**  
JOHNATHON BOGOSLAWSKI  
XAVIER, MB



**4**  
CARL IGNATIUS  
CONCORD, ON



**5**  
BRENNAN REYNOLDS-BAKER  
CONCORD, ON



**6**  
MICHAEL VAN DELFT  
HALIFAX, NS



**7**  
SENECA BIRCHMORE  
CINCINNATI, OH



**8**  
KEVIN ISHIKANE  
KAPOLEI, HI



**9**  
AREF SAYEGH  
HALIFAX, NS



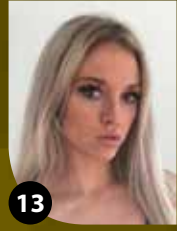
**10**  
FERNANDO BENITEZ  
SCHAUMBURG, IL



**11**  
GEORGE KAMEL  
COLUMBUS, OH



**12**  
RUBEN SOBERANES  
CONCORD, CA



**13**  
ABIGAIL GRAHAM  
MARKDALE, ON



**14**  
JOEY KENNEDY  
HENDERSONVILLE, TN



**15**  
ALEXANDER PHAM  
SURREY, BC



**16**  
HANY MIKHAIL  
WEXFORD, PA



**17**  
HOLLY SIMPSON  
WOODLAWN, ON



**18**  
BRUCE VIAJE  
SURREY, BC



**19**  
SAYD HOPIANE  
CONCORD, CA



**20**  
JOSHUA GASKIN  
SASKATOON, SK



**RODOLFO GRIMALDO**  
SCHAUMBURG, IL



**ABENI REYNOLDS**  
WEXFORD, PA



**STEPHANIE OLSEN**  
ROCHESTER, NY

**ICEBREAKERS**

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## FEBRUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Meenakshi Chavis	\$48,542	83	Doreen Ryan-Foti	Don Foti
2	Ashley Rust	\$44,790		80.3	James Cunningham
3	Johnathon Bogoslawski	\$37,443		79.5	Sara Vaz
4	Carl Ignatius	\$36,026	99	Harjeet Rana	Imran Satti
5	Brennan Reynolds-Baker	\$33,918	100	Harjeet Rana	Imran Satti
6	Michael van Delft	\$33,257		86.2	Scott Wheeler
7	Seneca Birchmore	\$32,979	100	David Rigney	Kevin Holtz
8	Kevin Ishikane	\$30,747		87.6	Blake Higuchi
9	Aref Sayegh	\$28,659		79.0	Phillip Waisman
10	Fernando Benitez	\$27,735	100	Patrycja Grudzinska	Sabrina Lloyd
11	George Kamel	\$27,360		80.8	George Kamel
12	Ruben Soberanes	\$26,527		80.6	Doreen Ryan-Foti
13	Abigail Graham	\$25,231	83	Meaghan Kresko	Altig-Orlovic
14	Joey Kennedy	\$24,251		73.8	Altig-Orlovic
15	Alexander Pham	\$24,124		88.3	Bruce Viaje
16	Hany Mikhail	\$23,974		85.7	Simon Arias
17	Holly Simpson	\$23,696		78.7	Yussuf El-Zein
18	Bruce Viaje	\$23,482		86.6	Altig-Orlovic
19	Sayd Hopiane	\$23,261		81.2	Doreen Ryan-Foti
20	Joshua Gaskin	\$22,855		84.9	Brandon Summerton
21	Tony Georges	\$21,617		92.5	Mario Hajro
22	Jesse Fullmer	\$21,278	82	Clint Perry	Altig-Orlovic
23	Rodolfo Grimaldo	\$21,267	100	Marian Sertler	Sabrina Lloyd
24	Danielle Morales	\$21,007		82.8	Magda Figueiredo
25	Matthew Zang	\$20,821		81.7	Ryan Stenglein
26	Carlos Iraheta Barrientos	\$20,810	85	Mark Neilson	Altig-Orlovic
27	Carlo Trinidad	\$20,691		75.5	Bobby Gujral
28	Mark Lomonaco	\$20,624		85.2	Michael Burningham
29	Pablo Zetina	\$20,312		75.5	David Thornton
30	Al-Karim Walji	\$20,046		90.0	Altig-Orlovic
31	Richard Sidoti	\$20,004		83.0	Lauren Coyne
32	Matthew A Wilson	\$19,956		76.0	Bobby Hamilton
33	Siosifa Ulukihiatu	\$19,689		84.2	Paul Kelly
34	Melody Washington	\$19,681	95	Antoinette Williams	Ernest Powell
35	Peer Shmelzer	\$19,534		92.4	Joshua Olin
36	Harvey Quinn	\$19,502		85.2	Kimberly Hamilton
37	Ricky Hayward	\$19,390	87	Zach Otto	Sabrina Lloyd
38	Omar Hashimi	\$19,300		74.8	Don Foti
39	Douglas Clarke	\$19,295		83.5	Joshua Jackson
40	Mike Allen	\$19,123		82.1	Travis Moody
41	Abeni Reynolds	\$18,788	100	Britton Costa	Simon Arias
42	Stephanie Olsen	\$18,702	100	Kimberly Hamilton	Oldham-Gryska
43	Cory Moncol	\$18,683		85.5	Matthew Conrad
44	Maria Diringer	\$18,373		74.6	David Wang
45	Kenan Hyseni	\$18,357		81.8	Sara Vaz
46	Francesco Festa	\$17,902	99		Chalom-Paz
47	Joshua Rodriguez	\$17,740		73.3	Sabrina Kryshundayal
48	Timothy Liles	\$17,610	100	Jeffrey Hudson	Zachary Hart
49	Max Quasem	\$17,322		86.9	Cohen-Cohen
50	Alex Gonzales	\$17,026		81.6	Mathew Hart

ALL TIME RECORD: \$173,887 Net ALP

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Meenakshi Chavis	\$95,978	83	Doreen Ryan-Foti	Don Foti
*2	Ashley Rust	\$81,411		80.3	James Cunningham
*3	George Kamel	\$79,433		80.8	George Kamel
*4	Tony Georges	\$72,318		92.5	Mario Hajro
*5	Joseph Sarasin	\$69,442		82.8	Joshua Dishong
*6	Michael van Delft	\$63,096		86.2	Scott Wheeler
*7	Cory Moncol	\$60,591		85.5	Matthew Conrad
*8	Robert Ensign	\$58,345		90.3	Derek Foore
*9	Daniel Prinzo	\$53,388		85.4	Brent Bowling
*10	Taulant Bane	\$51,370		85.7	Mario Hajro
11	Johnathon Bogoslawski	\$50,878		79.5	Sara Vaz
12	Hany Mikhail	\$49,305		85.7	Simon Arias
13	Mario Hajro	\$48,447		83.9	Mario Hajro
14	Joey Kennedy	\$47,472		73.8	Altig-Orlovic
15	Kevin Ishikane	\$46,589		87.6	Blake Higuchi
16	Shane Valentine	\$46,182		85.0	Matthew Diulus
17	Bryan Juskiw	\$43,716		83.9	Bryan Juskiw
18	Matthew A Wilson	\$43,274		76.0	Bobby Hamilton
19	Muhammed Ashraf	\$41,299		85.4	Sabrina Kryshundayal
20	Paul Smith	\$40,891		85.9	Mark Dushaj
21	Yollette Mompont	\$40,802		92.1	Fritznel Octave
22	Alipate Makau	\$38,756		91.3	Alipate Makau
23	Roger Fredericks	\$38,587	90	Adrienne Bragas	Altig-Orlovic
24	Ruben Soberanes	\$38,462		80.6	Doreen Ryan-Foti
25	Richard Sidoti	\$38,052		83.0	Lauren Coyne
26	Ryan Vance	\$37,639		90.8	Brent Bowling
27	Danielle Morales	\$37,577		82.8	Magda Figueiredo
28	Douglas Clarke	\$37,057		83.5	Joshua Jackson
29	Harvey Quinn	\$36,324		85.2	Kimberly Hamilton
30	Arif Hajro	\$36,251	91	Mario Hajro	S-S-Parks-Salvaggi
31	Joshua Gaskin	\$35,851		84.9	Brandon Summerton
32	Brandon Minor	\$35,754		87.9	Lauren Coyne
33	Lily Sakai	\$35,736		80.9	Cohen-Cohen
34	Ian Pickett	\$35,638		91.3	Shai Mate
35	Avion Johnson	\$35,182		76.5	James Sherwood
36	Jeffrey Tillman	\$35,048	98	James Sherwood	S-S-Bendure-Hartwig
37	Stuart Pagan	\$34,993		79.1	Stuart Pagan
38	Jennifer Lespinasse	\$34,780	89	Yemi Akinade	Tom Williams
39	Max Quasem	\$34,770		86.9	Cohen-Cohen
40	Jordan Forbes	\$34,504	81	James Sherwood	S-S-Bendure-Hartwig
41	Mark Lomonaco	\$34,407		85.2	Michael Burningham
42	Thomas King	\$34,388		86.1	Brandon Minor
43	Jean Joseph	\$34,344		80.7	Yemi Akinade
44	Kristopher Bour	\$34,158	99	Jeffery Thiel	S-S-Bendure-Hartwig
45	Abeni Reynolds	\$34,088	100	Britton Costa	Simon Arias
46	Cameron Watson	\$34,088	99	Daryl Graham	S-S-Parks-Salvaggi
47	Brooklyn Mims	\$33,915		84.9	Moswen Taylor
48	Carlos Arballo	\$33,915		100.0	Steve Hartman
49	Anton Ljilj Juraj	\$33,837	96	Mark Dushaj	Zachary Hart
50	Brennan Reynolds-Baker	\$33,827	100	Harjeet Rana	Imran Satti

ALL TIME RECORD: \$756,403 Net ALP

# SUPERVISING AGENTS



### FEBRUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Kinga Filipiak	\$45,426	\$55,683		80.5	Patrycja Grudzinska Sabrina Lloyd
2	Erica Robertson	\$36,567	\$48,025		77.9	Britton Costa Simon Arias
3	Adam Carlile	\$30,859	\$44,635		73.1	Monica Montgomery Michael Vasu
4	Gerardo Gonzalez	\$25,438	\$25,438	88		Andy Batten Michael Vasu
5	Joseph Grider	\$24,369	\$23,321		79.9	Kevin Lowery Mathew Hart
6	Jordan Atkinson	\$24,317	\$34,534	96		Aaron Friedlander Steve Friedlander
7	Nauleni Tuionetoa	\$21,621	\$28,333	100		Alipate Makai Steve Friedlander
8	Selma Ogresevic	\$20,273	\$25,360		87.8	Kimberly Hamilton Oldham-Gryska
9	Kathryn Gilluly	\$19,477	\$22,153	91		Sarah McDermott Zachary Hart
10	Kyle Vanderwalker	\$19,419	\$30,373	88		Avi Kauderer Oldham-Gryska
11	Jorge Toribio	\$19,109	\$37,173		73.8	Jeffrey Espinal Theodore Pappas
12	Doris Martinez Garcia	\$18,794	\$26,240	96		Patricia Contreras Beto Quintero
13	Adebamidele Ogunlade	\$18,635	\$28,454	91		Philip Roffi Cindy Furer
14	Joseph Stapleton	\$18,622	\$20,250	100		Francesca Veltri Giglione-Ackerman
15	Jessica Chang	\$17,887	\$15,837		87.3	Mark Neilson Altig-Orlovic
16	Christopher Belleperche	\$17,701	\$17,733	91		Michael Stuver Zachary Hart
17	Austin Torres	\$17,371	\$17,371	100		Tyler McKnight Altig-Orlovic
18	James Muir	\$16,818	\$16,818	92		Christopher Bentley Altig-Orlovic
19	Nakita Fortin	\$16,775	\$19,051	96		Denis-Michael Catalano Joseph Diecedue
20	Gjon Ljuljduraj	\$16,590	\$22,470		79.2	Mark Dushaj Zachary Hart

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

### YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Erica Robertson	\$69,069	\$93,189		77.9	Britton Costa Simon Arias
*2	Kinga Filipiak	\$54,423	\$65,991		80.5	Patrycja Grudzinska Sabrina Lloyd
*3	Christopher Belleperche	\$47,682	\$54,121	91		Michael Stuver Zachary Hart
*4	Adam Carlile	\$45,062	\$69,967		73.1	Monica Montgomery Michael Vasu
*5	Michael Giachetti	\$43,472	\$44,373	94		Daryl Graham S-S-Parks-Salvaggi
6	Doris Martinez Garcia	\$42,244	\$53,401	96		Patricia Contreras Beto Quintero
7	Nathaniel Newberry	\$41,919	\$52,581		75.3	Matthew Cartwright S-S-Parks-Salvaggi
8	Jordan Atkinson	\$39,773	\$56,837	96		Aaron Friedlander Steve Friedlander
9	Gerardo Gonzalez	\$39,438	\$42,648	88		Andy Batten Michael Vasu
10	Nakita Fortin	\$38,852	\$42,477	96		Denis-Michael Catalano Joseph Diecedue
11	Adebamidele Ogunlade	\$38,004	\$64,767	91		Philip Roffi Cindy Furer
12	Amy Gardner	\$35,119	\$65,031	92		Brent Bowling S-S-Parks-Salvaggi
13	Jorge Toribio	\$34,627	\$67,283		73.8	Jeffrey Espinal Theodore Pappas
14	Gjon Ljuljduraj	\$34,048	\$43,736		79.2	Mark Dushaj Zachary Hart
15	Matthew Roebke	\$32,433	\$46,783		82.6	Steven King Zachary Hart
16	Roberto Rodriguez	\$31,807	\$39,304	98		Beau Locker Matt Henderson
17	Joseph Grider	\$30,996	\$37,182		79.9	Kevin Lowery Mathew Hart
18	Mohamad Raychouni	\$30,888	\$53,126	86		Mark Dushaj Zachary Hart
19	Kevin Dimery	\$30,880	\$36,181	96		Joshua Goodman Richard Correa
20	Mitchell Mickovic	\$30,532	\$53,431	96		Derek Foore S-S-Parks-Salvaggi

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERAL AGENTS



### FEBRUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Dulce Paz	\$70,452	\$81,312		75.2	Patrycja Grudzinska Sabrina Lloyd
2	Mele Makai	\$61,176	\$79,243	97		Alipate Makai Steve Friedlander
3	Michael Ezeafulukwe	\$59,932	\$75,029	88		Duni Olusegun James Cunningham
4	Holly Bonhorst	\$54,813	\$63,456	88		Andy Batten Michael Vasu
5	Kamal Tayyib	\$51,786	\$54,550		77.6	Doreen Ryan-Foti Don Foti
6	Erna Gasanin	\$51,319	\$90,345		73.3	Bobby Hamilton Altig-Orlovic
7	Ashley Clarke	\$49,426	\$52,134	88		Antoinette Williams Ernest Powell
8	Timothy Bugge	\$48,838	\$63,708		84.1	Britton Costa Simon Arias
9	Sergio Carta	\$48,301	\$66,288	96		Patricia Contreras Beto Quintero
10	Jenny Kim	\$43,953	\$98,050	84		Mark Neilson Altig-Orlovic
11	Raynaldo Lafontant	\$43,608	\$67,835		77.1	Michael Gerstein Giglione-Ackerman
12	David Duddy	\$42,954	\$56,988		84.4	Morgan Lobello Giglione-Ackerman
13	Adam Kidikas	\$39,953	\$54,748		79.5	Jeffrey Von Kienast Joshua West
14	Brittany Luke	\$34,965	\$39,454	99		Jeffrey Hudson Zachary Hart
15	Jammal Coleman	\$34,361	\$48,926	87		Avi Kauderer Oldham-Gryska
16	Carl Ignatius	\$34,118	\$71,168	94		Harjeet Rana Imran Satti
17	Xander Davis	\$33,784	\$47,503	92		Ryan Stenglein Altig-Orlovic
18	John Santosuosso	\$32,950	\$44,314	87		Kimberly Hamilton Oldham-Gryska
19	Michelle Olivo	\$32,422	\$40,498		76.0	Corey Helly Giglione-Ackerman
20	Carl Goins	\$32,258	\$36,791	80		Marissa Ellis Stephen Jubrey

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

### YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Sergio Carta	\$113,967	\$146,195	96		Patricia Contreras Beto Quintero
*2	Holly Bonhorst	\$104,415	\$135,450	88		Andy Batten Michael Vasu
*3	Kamal Tayyib	\$101,424	\$113,427		77.6	Doreen Ryan-Foti Don Foti
*4	Michael Ezeafulukwe	\$93,770	\$129,258	88		Duni Olusegun James Cunningham
*5	Ashley Clarke	\$91,143	\$104,793	88		Antoinette Williams Ernest Powell
6	Timothy Bugge	\$88,995	\$132,520		84.1	Britton Costa Simon Arias
7	Dario Messina	\$88,241	\$141,585		75.0	Mark Dushaj Zachary Hart
8	Dulce Paz	\$81,949	\$104,184		75.2	Patrycja Grudzinska Sabrina Lloyd
9	Adam Kidikas	\$81,115	\$101,507		79.5	Jeffrey Von Kienast Joshua West
10	Xander Davis	\$74,011	\$93,103	92		Ryan Stenglein Altig-Orlovic
11	Erna Gasanin	\$73,821	\$156,712		73.3	Bobby Hamilton Altig-Orlovic
12	Raynaldo Lafontant	\$71,796	\$110,974		77.1	Michael Gerstein Giglione-Ackerman
13	Michelle Olivo	\$71,620	\$80,125		76.0	Corey Helly Giglione-Ackerman
14	Mele Makai	\$66,880	\$95,650	97		Alipate Makai Steve Friedlander
15	Brittany Luke	\$64,984	\$74,476	99		Jeffrey Hudson Zachary Hart
16	Tina Nelson	\$63,026	\$102,312	93		Mark Beckford Johnson-Nelson
17	Hugh Benn	\$62,844	\$89,823	93		Yemi Akinade Tom Williams
18	Ryan Vance	\$61,886	\$147,352	97		Brent Bowling S-S-Parks-Salvaggi
19	John Santosuosso	\$61,330	\$102,260	87		Kimberly Hamilton Oldham-Gryska
20	Tyler Green	\$61,021	\$80,676	84		Payam Sami Richard Correa

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



**WALTER ICAZA**  
MIAMI, FL



**KIMBERLY HAMILTON**  
ROCHESTER, NY



**BRITTON COSTA**  
WEXFORD, PA



**IV COREY HELLY**  
EDISON, NJ



**V BOBBY HAMILTON**  
NOLENSVILLE, TN



**VI ATTA SALEH**  
FLUSHING, NY



**VII HARJEET RANA**  
CONCORD, ON



**VIII JAMES SODAN**  
MARLBOROUGH, MA



**IX JEFFREY VON KIENAST**  
INDIANAPOLIS, IN



**X MICHAEL MANDELLA**  
PORTLAND, OR



**XI STEVE HARTMAN**  
PHOENIX, AZ



**XII DANIEL PETTIT**  
DALLAS, TX



**XIII AMANDA PETERSON**  
FORT WAYNE, IN



**XIV HAZIM THOMAS**  
EARTH CITY, MO



**Rookie PATRICIA CONTRERAS**  
MIAMI, FL

## FEBRUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Walter Icaza</b>	44.3%	\$169,652	\$117,533	73.5		<b>Beto Quintero</b>
Doreen Ryan-Foti	40.0%	\$271,263	\$193,785	80.0		Don Foti
Sara Vaz	20.7%	\$121,477	\$100,644	82.4		Altig-Orlovic
<b>II Kimberly Hamilton</b>	31.9%	\$119,903	\$90,908	78.6		<b>Oldham-Gryska</b>
Blake Higuchi	13.6%	\$99,695	\$87,775	81.4		Altig-Orlovic
<b>III Britton Costa</b>	60.8%	\$119,421	\$74,284	80.2		<b>Simon Arias</b>
Darcy Schrieber	22.7%	\$95,066	\$77,463	80.1		Zachary Hart
Beau Locker	21.6%	\$99,116	\$81,506	80.8		Matt Henderson
<b>IV Corey Helly</b>	53.3%	\$100,824	\$65,769	79.8		<b>Giglione-Ackerman</b>
Bruce Viaje	50.5%	\$96,153	\$63,902	82.4		Altig-Orlovic
Alipate Makaui	27.4%	\$89,398	\$70,166	80.5		Steve Friedlander
<b>V Bobby Hamilton</b>	89.5%	\$105,721	\$55,776	75.4		<b>Altig-Orlovic</b>
Brandon Summerton	39.1%	\$85,211	\$61,267	78.0		Altig-Orlovic
Andrew Chambers	25.3%	\$75,918	\$60,597	78.1		Philip Prata
<b>VI Atta Saleh</b>	37.2%	\$68,981	\$50,288	76.1		<b>Theodore Pappas</b>
Sabrina Kryshundayal	36.1%	\$60,959	\$44,800	83.5		Theodore Pappas
Paul Kelly	13.9%	\$53,971	\$47,366	75.8		Steve Friedlander
<b>VII Harjeet Rana</b>	108.5%	\$87,528	\$41,972	79.1		<b>Imran Satti</b>
Jinelly Urena	75.9%	\$71,508	\$40,655	75.8		Jose Carvajal
Morgan Lobello	40.1%	\$57,498	\$41,034	83.5		Giglione-Ackerman
<b>VIII James Sodan</b>	67.2%	\$62,975	\$37,653	81.5		<b>Nicholas Moore</b>
<b>IX Jeffrey von Kienast</b>	126.7%	\$75,099	\$33,120	74.5		<b>Joshua West</b>
Michael Gerstein	96.2%	\$67,835	\$34,571	76.8		Giglione-Ackerman
David Hausman	44.7%	\$49,869	\$34,454	79.2		Giglione-Ackerman
<b>X Michael Mandella</b>	63.2%	\$46,676	\$28,601	76.3		<b>Altig-Orlovic</b>
Slavita Hut	33.2%	\$33,266	\$24,977	74.7		John Young
Minh Phung	27.2%	\$31,539	\$24,790	78.2		Mathew Hart
<b>XI Steve Hartman</b>	227.5%	\$78,171	\$23,872	84.1		<b>Dustin Venekamp</b>
Steven Warner	59.2%	\$32,401	\$20,358	73.5		Altig-Orlovic
Jessica Wilhite	15.0%	\$23,785	\$20,683	74.1		Jamison Weatherspoon
<b>XII Daniel Pettit</b>	107.5%	\$29,179	\$14,063	73.6		<b>A-O-Lorence</b>
Justin Lowe	57.7%	\$25,436	\$16,132	79.9		Altig-Orlovic
Marisa Willgruber	26.8%	\$23,221	\$18,318	79.5		Pappas-Quadri
<b>XIII Amanda Peterson</b>	256.2%	\$35,909	\$10,082	73.4		<b>Moswen Taylor</b>
Constance Tuiteleleapaga	84.1%	\$17,878	\$9,713	84.0		Altig-Orlovic
David Thornton	33.9%	\$15,938	\$11,900	79.6		Altig-Orlovic
<b>XIV Hazim Thomas</b>	70.9%	\$4,866	\$2,848	81.3		<b>Hart-McCallum</b>

## FEBRUARY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Patricia Contreras</b>	178.2%	\$52,041	\$29,200	\$80,567	74.6		<b>Beto Quintero</b>
Clayton Slaughter	164.9%	\$48,154	\$29,200	\$49,999	88		Michael Vasu
Ronald McCormick	130.1%	\$37,983	\$29,200	\$52,219	84		Joshua Crisp
Andrew Hynan	126.8%	\$37,014	\$29,200	\$47,965	74.4		Altig-Orlovic
Edmaggie Myrthil	124.4%	\$36,334	\$29,200	\$47,579	77.1		Theodore Pappas
Dylan Murphy	124.1%	\$36,231	\$29,200	\$37,411	86.3		Simon Arias
Mark Lahijani	122.3%	\$35,711	\$29,200	\$85,892	85		Theodore Pappas
Jeffrey Hudson	117.0%	\$34,173	\$29,200	\$45,442	77.6		Zachary Hart
Jovanie Scarlett	115.5%	\$33,724	\$29,200	\$40,778	73.7		Kyle Johnson
Kyle Wrobel	108.2%	\$31,584	\$29,200	\$38,997	93		Michael Vasu

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Walter Icaza</b>	57.5%	\$370,228	\$235,066	73.5		<b>Beto Quintero</b>
Doreen Ryan-Foti	38.1%	\$535,083	\$387,571	80.0		Don Foti
<b>II Kimberly Hamilton</b>	23.4%	\$224,437	\$181,817	78.6		<b>Oldham-Gryska</b>
<b>III Matthew Conrad</b>	126.6%	\$365,877	\$161,489	81.3		<b>S-S-Parks-Salvaggi</b>
Britton Costa	82.4%	\$270,967	\$148,569	80.2		Simon Arias
Beau Locker	61.0%	\$262,458	\$163,012	80.8		Matt Henderson
<b>IV Corey Helly</b>	63.6%	\$215,203	\$131,538	79.8		<b>Giglione-Ackerman</b>
Bruce Viaje	20.5%	\$154,040	\$127,804	82.4		Altig-Orlovic
Anita Ferris	16.2%	\$156,187	\$134,396	81.5		Steve Friedlander
<b>V Jeffery Thiel</b>	98.6%	\$218,452	\$110,013	77.2		<b>S-S-Bendure-Hartwig</b>
Bobby Hamilton	55.9%	\$173,949	\$111,552	75.4		Altig-Orlovic
Andrew Chambers	29.9%	\$157,413	\$121,193	78.1		Philip Prata
<b>VI Magda Figueiredo</b>	26.8%	\$114,375	\$90,183	76.6		<b>Giglione-Ackerman</b>
Sabrina Kryshundayal	24.5%	\$111,536	\$89,599	83.5		Theodore Pappas
Atta Saleh	22.8%	\$123,490	\$100,576	76.1		Theodore Pappas
<b>VII Jinelly Urena</b>	113.2%	\$173,336	\$81,310	75.8		<b>Jose Carvajal</b>
Samy Jacques	42.7%	\$113,324	\$79,439	77.9		Tom Williams
Matthew Cartwright	39.1%	\$120,967	\$86,981	76.8		S-S-Parks-Salvaggi
<b>VIII James Sodan</b>	63.1%	\$122,805	\$75,307	81.5		<b>Nicholas Moore</b>
Mark Beckford	50.0%	\$109,230	\$72,800	79.9		Slav Bitman
Tyler McKnight	38.9%	\$98,213	\$70,730	73.7		Altig-Orlovic
<b>IX Jeffrey von Kienast</b>	125.8%	\$149,594	\$66,241	74.5		<b>Joshua West</b>
Michael Gerstein	60.3%	\$110,859	\$69,143	76.8		Giglione-Ackerman
Jessica Santamarina	38.8%	\$82,438	\$59,415	74.8		Jamison Weatherspoon
<b>X Steven Barton</b>	64.4%	\$85,833	\$52,216	79.7		<b>Corey Neff</b>
George Kamel	54.6%	\$79,947	\$51,707	81.0		S-S-Bendure-Hartwig
Kelly Ekker	43.8%	\$74,256	\$51,651	78.7		Tiffany Roland
<b>XI Steve Hartman</b>	202.5%	\$144,431	\$47,743	84.1		<b>Dustin Venekamp</b>
Jessica Wilhite	36.6%	\$56,487	\$41,367	74.1		Jamison Weatherspoon
Steven Warner	13.3%	\$46,138	\$40,716	73.5		Altig-Orlovic
<b>XII Daniel Pettit</b>	107.4%	\$58,337	\$28,125	73.6		<b>A-O-Lorence</b>
Justin Lowe	47.3%	\$47,515	\$32,263	79.9		Altig-Orlovic
Marisa Willgruber	24.4%	\$45,573	\$36,637	79.5		Pappas-Quadri
<b>XIII Amanda Peterson</b>	314.2%	\$83,506	\$20,163	73.4		<b>Moswen Taylor</b>
Constance Tuiteleleapaga	41.3%	\$27,453	\$19,425	84.0		Altig-Orlovic
John Collins	33.7%	\$25,467	\$19,043	76.7		Altig-Orlovic
<b>XIV Steven Bensinger</b>	115.7%	\$9,150	\$4,242	94.4		<b>S-S-Parks-Salvaggi</b>
Hazim Thomas	24.7%	\$7,105	\$5,696	81.3		Hart-McCallum

## YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Patricia Contreras</b>	229.0%	\$133,749	\$58,400	\$176,496	74.6		<b>Beto Quintero</b>
Brent Bowling	217.5%	\$127,023	\$58,400	\$424,922	81.8		S-S-Parks-Salvaggi
Michael Stuver	153.1%	\$89,436	\$58,400	\$125,639	86.1		Zachary Hart
Dylan Murphy	152.9%	\$89,292	\$58,400	\$126,546	86.3		Simon Arias
James Sherwood	146.1%	\$85,340	\$58,400	\$177,295	75.7		S-S-Bendure-Hartwig
Jovanie Scarlett	139.0%	\$81,163	\$58,400	\$119,386	73.7		Kyle Johnson
Payam Sami	136.6%	\$79,759	\$58,400	\$106,038	73.0		Richard Correa
Marissa Ellis	126.5%	\$73,855	\$58,400	\$96,824	81		Stephen Jubrey
Clayton Slaughter	120.7%	\$70,508	\$58,400	\$126,487	88		Michael Vasu
Ronald McCormick	113.4%	\$66,245	\$58,400	\$88,251	84		Joshua Crisp

Spotlight recognizes the top three Master General Agents in Categories I-XIV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

# REGIONAL GENERAL AGENTS



**DOREEN RYAN-FOTI**  
CONCORD, CA



**REYNOLDS AKUAMOA**  
FLUSHING, NY



**PAUL KELLY**  
AUCKLAND, NZ



**WALTER ICAZA**  
MIAMI, FL



**MICHAEL GERSTEIN**  
EDISON, NJ



**MATTHEW CONRAD**  
CLEVELAND, OH



**BOBBY HAMILTON**  
NOLENSVILLE, TN



**WILLIAM PARMETER**  
MARLBOROUGH, MA



**HARJEET RANA**  
CONCORD, ON



**KYLE WROBEL**  
HOUSTON, TX

## FEBRUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Doreen Ryan-Foti</b>	<b>34.8%</b>	<b>\$393,016</b>	<b>\$291,475</b>	<b>78.5</b>	<b>Don Foti</b>	
Mark Neilson	15.8%	\$487,466	\$420,981	73.3	Altig-Orlovic	
<b>II Reynolds Akuamo</b>	<b>22.9%</b>	<b>\$275,004</b>	<b>\$223,844</b>	<b>73.8</b>	<b>Theodore Pappas</b>	
Ryan Stenglein	20.3%	\$251,597	\$209,216	77.2	Altig-Orlovic	
Matthew Turnquist	14.6%	\$289,504	\$252,663	73.1	Richard Correa	
<b>III Paul Kelly</b>	<b>22.7%</b>	<b>\$228,550</b>	<b>\$186,266</b>	<b>79.4</b>	<b>Steve Friedlander</b>	
Beau Locker	19.4%	\$232,972	\$195,088	76.2	Matt Henderson	
Luay Ghawi	15.2%	\$215,122	\$186,806	78.8	Altig-Orlovic	
<b>IV Walter Icaza</b>	<b>44.4%</b>	<b>\$173,506</b>	<b>\$120,122</b>	<b>73.5</b>	<b>Beto Quintero</b>	
Blake Higuchi	27.4%	\$190,592	\$149,659	79.7	Altig-Orlovic	
Sara Vaz	24.7%	\$173,610	\$139,211	80.1	Altig-Orlovic	
<b>V Michael Gerstein</b>	<b>65.9%</b>	<b>\$168,659</b>	<b>\$101,640</b>	<b>78.4</b>	<b>Giglione-Ackerman</b>	
Morgan Lobello	51.0%	\$149,761	\$99,179	78.8	Giglione-Ackerman	
Brandon Summerton	13.2%	\$134,806	\$119,059	77.3	Altig-Orlovic	
<b>VI Matthew Conrad</b>	<b>17.2%</b>	<b>\$100,049</b>	<b>\$85,338</b>	<b>82.0</b>	<b>S-S-Parks-Salvaggi</b>	
<b>VII Bobby Hamilton</b>	<b>72.8%</b>	<b>\$118,685</b>	<b>\$68,689</b>	<b>73.0</b>	<b>Altig-Orlovic</b>	
Bruce Viaje	63.5%	\$118,357	\$72,368	83.3	Altig-Orlovic	
George O'Shea	58.5%	\$115,179	\$72,681	77.9	Giglione-Ackerman	
<b>VIII William Parmeter</b>	<b>89.4%</b>	<b>\$107,455</b>	<b>\$56,727</b>	<b>75.7</b>	<b>Nicholas Moore</b>	
Jeffery Thiel	30.6%	\$76,300	\$58,414	76.9	S-S-Bendure-Hartwig	
Gary Slocum	11.5%	\$58,220	\$52,197	75.2	Desi Dimitrova	
<b>IX Harjeet Rana</b>	<b>73.5%</b>	<b>\$81,745</b>	<b>\$47,105</b>	<b>75.9</b>	<b>Imran Satti</b>	
Bruce Alford	54.9%	\$64,560	\$41,677	83	Don Foti	
Jessica Wilhite	13.9%	\$58,456	\$51,338	74.3	Jamison Weatherspoon	
<b>X Kyle Wrobel</b>	<b>5647.9%</b>	<b>\$234,862</b>	<b>\$4,086</b>	<b>92</b>	<b>Michael Vasu</b>	
Erin Allen	1561.9%	\$57,440	\$3,456	92	Hart-Lewicki	
Lauren Coyne	213.8%	\$97,412	\$31,048	92	Altig-Orlovic	

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Doreen Ryan-Foti</b>	<b>34.7%</b>	<b>\$785,184</b>	<b>\$582,950</b>	<b>78.5</b>	<b>Don Foti</b>	
Bobby Gujral	23.4%	\$680,496	\$551,646	82.2	Altig-Orlovic	
Mark Neilson	12.5%	\$947,531	\$841,961	73.3	Altig-Orlovic	
<b>II Matthew Turnquist</b>	<b>23.4%</b>	<b>\$623,494</b>	<b>\$505,325</b>	<b>73.1</b>	<b>Richard Correa</b>	
Corey Helly	18.8%	\$617,529	\$519,854	78.7	Giglione-Ackerman	
Reynolds Akuamo	12.7%	\$504,449	\$447,689	73.8	Theodore Pappas	
<b>III Joshua Dishong</b>	<b>98.2%</b>	<b>\$594,030</b>	<b>\$299,698</b>	<b>79.9</b>	<b>S-S-Bendure-Hartwig</b>	
Beau Locker	54.6%	\$603,288	\$390,176	76.2	Matt Henderson	
<b>IV Walter Icaza</b>	<b>51.2%</b>	<b>\$363,265</b>	<b>\$240,244</b>	<b>73.5</b>	<b>Beto Quintero</b>	
Andy Batten	38.7%	\$407,984	\$294,224	73.7	Michael Vasu	
Michael Musso	28.7%	\$311,447	\$241,978	73.0	Tom Williams	
<b>V Michael Gerstein</b>	<b>60.4%</b>	<b>\$326,062</b>	<b>\$203,280</b>	<b>78.4</b>	<b>Giglione-Ackerman</b>	
Morgan Lobello	36.2%	\$270,210	\$198,358	78.8	Giglione-Ackerman	
Tyler Worstell	27.6%	\$247,268	\$193,720	86.8	Simon Arias	
<b>VI Matthew Conrad</b>	<b>120.2%</b>	<b>\$375,762</b>	<b>\$170,676</b>	<b>82.0</b>	<b>S-S-Parks-Salvaggi</b>	
<b>VII George O'Shea</b>	<b>51.0%</b>	<b>\$219,518</b>	<b>\$145,362</b>	<b>77.9</b>	<b>Giglione-Ackerman</b>	
Bruce Viaje	46.8%	\$212,437	\$144,737	83.3	Altig-Orlovic	
Bobby Hamilton	44.5%	\$198,487	\$137,378	73.0	Altig-Orlovic	
<b>VIII Jeffery Thiel</b>	<b>99.0%</b>	<b>\$232,532</b>	<b>\$116,828</b>	<b>76.9</b>	<b>S-S-Bendure-Hartwig</b>	
William Parmeter	76.2%	\$199,882	\$113,454	75.7	Nicholas Moore	
Mark Beckford	44.1%	\$154,949	\$107,495	79.2	Johnson-Nelson	
<b>IX Bruce Alford</b>	<b>88.9%</b>	<b>\$157,487</b>	<b>\$83,353</b>	<b>84</b>	<b>Don Foti</b>	
Jessica Wilhite	35.3%	\$138,925	\$102,676	74.3	Jamison Weatherspoon	
Magda Figueiredo	26.8%	\$114,375	\$90,183	76.4	Giglione-Ackerman	
<b>X Kyle Wrobel</b>	<b>6484.5%</b>	<b>\$538,096</b>	<b>\$8,172</b>	<b>96</b>	<b>Michael Vasu</b>	
Erin Allen	1963.1%	\$142,611	\$6,913	93	Hart-Lewicki	
Lauren Coyne	311.8%	\$255,711	\$62,095	92	Altig-Orlovic	

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.



**THEODORE PAPPAS**



**DON FOTI**



**STEVE FRIEDLANDER**



**PHILIP PRATA**



**JAMES CUNNINGHAM**



**SOULEY BAH**



**NICK MOORE**



**A-O LORENCE**



**KRIS THIEME**



**IMRAN SATTI**



**JOSH CRISP**

## TOPGROWTH ▶



**JOSH CRISP**  
Category XI  
376.4% Growth



**IMRAN SATTI**  
Category X  
192.2% Growth



**A-O LORENCE**  
Category VIII  
60.3% Growth

## FEBRUARY

Category	% Growth	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET
I Theodore Pappas	11.6		\$702,798	\$789,400	89.0	34	39	87.2		76.6
II Don Foti	53.0		\$432,051	\$453,700	95.2	13	15	86.7		78.4
Tom Williams	11.5		\$434,175	\$453,200	95.8	30	26	110.0		76.0
III Steve Friedlander	41.0		\$339,791	\$281,700	120.6	16	16	100.0		79.0
Mathew Hart	38.6		\$241,894	\$238,500	101.4	19	18	105.6		75.3
IV Philip Prata	20.2		\$236,121	\$259,600	91.0	15	17	88.2		74.5
Serur-Yagjian	15.7		\$177,763	\$198,500	89.6	16	17	94.1	82	
V James Cunningham	26.2		\$237,500	\$203,800	116.5	21	19	110.0		73.5
Beto Quintero	24.2		\$156,873	\$165,300	94.9	15	23	65.2		73.6
VI Souley Bah	24.0		\$110,545	\$127,200	86.9	4	10	40.0		77.7
Dorian Oldham	15.4		\$140,926	\$130,700	107.8	17	17	100.0		74.1
VII Nick Moore	52.9		\$120,546	\$83,200	144.9	7	8	87.5		76.5
Travis Moody	19.6		\$113,795	\$109,800	103.6	11	10	110.0		76.5
VIII A-O Lorence	60.3		\$105,649	\$104,900	100.7	10	5	110.0	91	
Nick Scordos	49.5		\$52,416	\$43,700	119.9	12	9	110.0		76.7
Ernest Powell	19.5		\$81,012	\$76,900	105.3	5	5	100.0	84	
IX Kris Thieme	30.5		\$52,085	\$67,700	76.9	4	7	57.1		75.0
X Imran Satti	184.9		\$81,744	\$30,300	269.8	3	3	100.0		75.9
Hart-Lewicki	108.1		\$57,441	\$54,100	106.2	5	3	110.0	92	
XI Josh Crisp	141.8		\$52,609	\$30,300	173.6	9	5	110.0	85	
Josh West	121.6		\$75,099	\$56,400	133.2	7	6	110.0	89	
Evan Holzhauser	115.5		\$49,653	\$37,900	131.0	7	7	100.0	85	
Hemerson Gonzalez	94.6		\$23,999	\$30,300	79.2	4	1	110.0	94	
W-H-Martinez	66.9		\$23,254	\$30,300	76.7	4	7	57.1	83	

## YTD

Category	% Growth	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET
I S-S-Bendure-Hartwig	42.4		\$1,320,646	\$1,351,400	97.7	44	50	88.0	92	
S-S-Parks-Salvaggi	26.1		\$2,514,730	\$2,784,000	90.3	73	76	96.1	93	
Simon Arias	20.7		\$2,617,654	\$3,043,000	86.0	160	172	93.0		78.7
II Don Foti	37.8		\$898,953	\$907,400	99.1	28	30	93.3		78.4
Tom Williams	17.5		\$968,093	\$906,400	106.8	56	52	107.7		76.0
III Steve Friedlander	39.7		\$528,585	\$563,400	93.8	19	32	59.4		79.0
Mathew Hart	36.5		\$531,749	\$477,000	111.5	36	36	100.0		75.3
V James Cunningham	40.1		\$478,891	\$407,600	117.5	40	38	105.3		73.5
Beto Quintero	27.7		\$316,156	\$330,600	95.6	29	46	63.0		73.6
VI Souley Bah	58.0		\$244,393	\$254,400	96.1	10	20	50.0		77.7
Johnson-Nelson	52.0		\$205,371	\$193,000	106.4	24	22	109.1		75.9
Dorian Oldham	12.3		\$264,237	\$261,400	101.1	28	34	82.4		74.1
VII Nick Moore	48.4		\$215,684	\$166,400	129.6	16	16	100.0		76.5
Travis Moody	41.6		\$248,354	\$219,600	113.1	17	20	85.0		76.5
VIII Nicholas Scordos	112.6		\$146,329	\$87,400	167.4	19	18	105.6		76.7
A-O Lorence	42.8		\$238,700	\$209,800	113.8	11	10	110.0	91	
Ernest Powell	30.9		\$154,340	\$153,800	100.4	12	10	110.0	84	
Moswen Taylor	24.4		\$144,406	\$154,600	93.4	18	20	90.0		80.5
X Imran Satti	128.7		\$105,431	\$60,600	174.0	5	6	83.3		75.9
Hart-Lewicki	122.0		\$145,020	\$108,200	134.0	11	6	110.0	92	
Johnson-Subero	94.8		\$97,762	\$120,200	81.3	13	12	108.3	90	
XI Josh Crisp	131.3		\$92,533	\$60,600	152.7	16	10	110.0	85	
Josh West	121.3		\$149,595	\$112,800	132.6	14	12	110.0	89	
Evan Holzhauser	113.2		\$95,854	\$75,800	126.5	14	14	100.0	85	
W-H-Martinez	77.2		\$45,970	\$60,600	75.9	11	14	78.6	83	

EC = 2019 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-XI. Categories I-IX are based on Top % Growth while Categories X and XI are based on Performance Factor. The SGAs who will be recognized at the 2020 Awards Presentation are: the Top SGA per category from Categories I-IX based on highest percentage of Growth (minimum 10%) and the top SGA per category from Categories X-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.



### CATEGORY I



**1** DAVID SCALISI  
MANLIUS, NY



**2** MALKA ARONY  
CAVE CREEK, AZ



**1** LORI VAUGHN  
PORTLAND, OR



**2** FRAN CHRISTIE  
WHITE ROCK, BC



**1** TOMMY FLYNN  
SPOKANE, WA



**2** AMANDA CROSS  
LEXINGTON, KY

### CATEGORY V



**1** LOU NELL BUSBY  
HENDERSON, TN



**2** DEE HETTINGER  
WICHITA, KS



**1** SARAH THOMSON-DUFRECHOU  
MEMPHIS, TN



**2** GEORGE MURRY  
MONTGOMERY, AL



**1** MELISSA LIVELY  
HEAD OF CHEZZETCOOK, NS



**2** MICKEY BOYSZA  
BUTTE, MT

### CATEGORY VIII



**1** RACHEL SHELTON  
GOLDEN, CO



**2** GABRIELA BERLONI  
TORONTO, ON

### 1ST SIGNED TG



CRISEIDA HERNANDEZ  
TOMBALL, TX



LINH NGUYEN  
TACOMA, WA



MORGAN DENNIS  
SWARTZ CREEK, MI

## TOP MANAGERS

### CATEGORY I



**1** CHRISTA DAVIS  
KATY, TX

### CATEGORY II



**1** STEPHANIE BAUMANN  
SPOKANE, WA

### CATEGORY III



**1** ROSANNA GILL  
WATERTOWN, MA

## INDIVIDUAL REPS: FEBRUARY

Category	Rank	Name	Cards	Obj	% Obj
I	1	David Scalisi	4,056	1,749	231.9%
	2	Malka Arony	5,371	3,458	155.3%
	3	Jessica Treybick	3,009	1,966	153.1%
II	1	Lori Vaughn	2,224	1,416	157.1%
	2	Fran Christie	1,562	1,230	127.0%
	3	Donald Spohn	1,195	1,235	96.8%
IV	1	Tommy Flynn	1,508	952	158.4%
	2	Amanda Cross	1,282	968	132.4%
	3	Laurie Gruber	1,129	942	119.8%
V	1	Lou Nell Busby	1,026	894	114.7%
	2	Dee Hettinger	905	869	104.1%
	3	Shannon Bennett	743	838	88.6%
VI	1	Sarah Thomson-Dufrechou	1,737	730	237.9%
	2	George Murry	1,383	705	196.1%
	3	Cheryl Cook	1,237	742	166.7%
VII	1	Melissa Lively	1,166	583	199.9%
	2	Mickey Boysza	1,055	629	167.7%
	3	Lisa Guay	524	575	91.0%
VIII	1	Rachel Shelton	594	425	139.8%
	2	Gabriela Berloni	472	425	111.1%
	Rookie	Mickey Boysza	1,055	629	167.7%
IceBreaker	Rachel Shelton	594	425	139.8%	

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Malka Arony	14,887	6,916	215.3%
	2	David Scalisi	5,202	3,498	148.7%
	3	Jessica Treybick	4,916	3,932	125.0%
II	*1	Tim O'Connor	3,048	2,810	108.5%
	2	Fran Christie	2,428	2,460	98.7%
	3	Lori Vaughn	2,736	2,832	96.6%
III	*1	Donna LaMontagna	2,191	2,166	101.2%
	2	Carl Zabloutny	1,935	2,304	84.0%
	IV	*1	Amanda Cross	2,195	1,936
2	Steve Sanchez	2,201	2,030	108.4%	
3	Tommy Flynn	2,014	1,904	105.8%	
V	*1	Lou Nell Busby	3,159	1,788	176.7%
	2	Ralph Beard	1,490	1,548	96.3%
	3	Dee Hettinger	1,630	1,738	93.8%
VI	*1	Sarah Thomson-Dufrechou	2,734	1,460	187.2%
	2	George Murry	2,238	1,410	158.7%
	3	Cheryl Cook	2,247	1,484	151.4%
VII	*1	Melissa Lively	4,108	1,166	352.2%
	2	Mickey Boysza	1,456	1,258	115.7%
	3	Lisa Guay	981	1,150	85.3%
VIII	*1	Rachel Shelton	1,179	850	138.7%
	2	Gabriela Berloni	690	850	81.2%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: FEBRUARY

Category	Rank	Name	Cards	Obj	% Obj
I	1	Christa Davis	7,536	7,919	95.2%
	2	Brian Ryan	6,692	8,082	82.8%
II	1	Stephanie Baumann	7,705	5,511	139.8%
	2	John Kelther	4,537	5,372	84.5%
III	1	Rosanna Gill	4,141	4,336	95.5%

## MANAGERS: YTD

Category	Rank	Name	Cards	Obj	% Obj
I	*1	Christa Davis	19,359	15,839	122.2%
	II	*1	Stephanie Baumann	10,852	11,021
2	Judy Spade	9,730	11,917	81.6%	
III	*1	Billy Sauers	6,650	7,878	84.4%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** MELISSA LIVELY 3,097
- 2** MALKA ARONY 2,382
- 3** DAVID SCALISI 1,878



**1** MELISSA LIVELY  
HEAD OF CHEZZETCOOK, NS

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

# WORLD'S GREATEST BONUS

1



**ASHLEY RUST**

**\$9,040**  
James Cunningham

2



**MEENAKSHI CHAVIS**

**\$8,968**  
Don Foti

3



**CARL IGNATIUS**

**\$7,828**  
Imran Satti

4



**KEVIN ISHIKANE**

**\$7,019**  
Altig-Orlovic

5



**MICHAEL VAN DELFT**

**\$7,007**  
Satti-Kanaan

## FEBRUARY BONUS LEADERS

PAYOUT: **\$1,739,474**

QUALIFIERS: **3,551**

- \$ 9,040 Ashley Rust
- 8,968 Meenakshi Chavis
- 7,828 Carl Ignatius
- 7,019 Kevin Ishikane
- 7,007 Michael van Delft
- 6,996 George Kamel
- 6,392 Johnathon Bogoslawski
- 6,078 Brennan Reynolds-Baker
- 5,604 Seneca Birchmore
- 5,572 Tony Georges
- 5,473 Jenny Kim
- 4,902 Alexander Pham
- 4,866 Hany Mikhail
- 4,755 Fernando Benitez
- 4,748 Bruce Viaje
- 4,566 Ruben Soberanes
- 4,360 Aref Sayegh
- 4,303 Sayd Hopiane
- 4,266 Mark Lomonaco
- 4,252 Joey Kennedy
- 4,117 Peer Shmelzer
- 4,074 Joshua Dishong
- 4,051 Daniel Li
- 3,972 Alma B Gonzalez
- 3,831 Joshua Gaskin
- 3,804 Max Quasem
- 3,746 Kenan Hyzeni
- 3,648 Arif Hajro
- 3,587 Richard Sidoti
- 3,513 Rodolfo Grimaldo
- 3,497 Holly Simpson
- 3,493 Matthew Zang
- 3,484 Carlos Iraheta Barrientos
- 3,477 Harvey Quinn
- 3,461 Danielle Morales
- 3,440 Douglas Clarke
- 3,405 Cory Moncol
- 3,398 Carlo Trinidad
- 3,355 Ian Pickett
- 3,267 Matthew A Wilson
- 3,226 Joachim Jean
- 3,198 Siosifa Uluakihiatu
- 3,192 Stanis Moanda
- 3,139 Yvette Mompoin
- 3,138 Ricky Hayward
- 3,137 Paul Smith

- \$ 3,134 Melody Washington
- 3,120 Omar Hashimi
- 3,018 Abeni Reynolds
- 3,001 Stephanie Olsen
- 3,000 Massoud Vaziri
- 2,967 Kristopher Bour
- 2,935 Maria Diringer
- 2,862 Roger Fredericks
- 2,862 Shane Valentine
- 2,840 Francesco Festa
- 2,816 Carlos Arballo
- 2,811 Joshua Rodriguez
- 2,808 Afolasade Aboyade-Cole
- 2,806 Daniel Dobyns
- 2,804 Michael Battaglio
- 2,782 Timothy Liles
- 2,761 Muhammed Ashraf
- 2,738 Cleopatra Sola
- 2,699 Jennifer Ragan
- 2,674 Phillip Waisman
- 2,665 Alex Gonzales
- 2,655 Joseph Sarasin
- 2,652 Suelem Coulter
- 2,651 Mackenzie Ritchie
- 2,641 Joshua Gaskin
- 2,635 Denis Snyder
- 2,613 Mike Allen
- 2,589 Kareem Mutia
- 2,564 Luis Miranda
- 2,501 Shannon Stroud
- 2,498 Kevin Davis
- 2,489 Joshua Sonnabend
- 2,449 Matilde Macera Grauso
- 2,445 Lily Sakai
- 2,444 Funmilola Etumade
- 2,437 Jadwiga Martins
- 2,432 Laurekins Pardovani
- 2,428 Julie Aprahamian
- 2,419 Jean Joseph
- 2,406 Sarah Herbold
- 2,398 Shome Brown
- 2,398 Farnaz Fotovat Ahmadi
- 2,391 Brittany Ketner
- 2,367 Anton Ljiljdjuraj
- 2,362 Austin A Smith
- 2,357 Fabian Aniekwensi

- \$ 2,350 Gregory VanSuch
- 2,343 Cameron Ontko
- 2,343 Patricia Colon
- 2,339 Jessy Girard
- 2,339 Fabiola Del Palacio
- 2,299 Jean Etahe Limongo
- 2,288 Irma Gallardo
- 2,288 Bryon Eddinger
- 2,287 Asinate Taufa
- 2,285 Elifranc Deus
- 2,281 Joel Acosta
- 2,278 Thomas Tulowiecki
- 2,271 Lynn Jenkins
- 2,270 Herivelto Pereira
- 2,252 Nidjaved Cheema
- 2,243 Brooklyn Mims
- 2,235 Irene Simisim
- 2,231 Pablo Zetina
- 2,227 Michael Burningham
- 2,225 Ellen Tuttle
- 2,217 Adam Carlile
- 2,214 Andrew Bishop
- 2,169 Rubin Chaimov
- 2,165 Alex Miller
- 2,163 Xompratai Sopha
- 2,151 Patricia Santamarina
- 2,130 Iffrah Tahir
- 2,095 Kevin Appasamy
- 2,083 Afuiva Vaai
- 2,069 Jessica Chang
- 2,060 Christopher Bungay
- 2,058 Nicholas Davis
- 2,052 Julia Loboda
- 2,052 Jeanneliza Solis
- 2,046 Rosa Teixeira
- 2,042 Joey Sales
- 2,041 Sherri Smith
- 2,034 Erna Gasanin
- 2,032 Janel Wilder
- 2,024 Richard Bentley
- 2,023 Yamid Mendoza Sanchez
- 2,016 Navjot Bamra
- 2,008 Richard Carter
- 1,995 Jillian Getz
- 1,969 Atta Saleh
- 1,956 Javier Diaz

- \$ 1,954 Shelby Poston
- 1,953 Ronald Slusarski
- 1,939 Daniel Martinsen
- 1,938 Jeffrey Gilliana
- 1,935 Daniel Pues
- 1,931 Maurice Baritz
- 1,925 Raymond Trimble
- 1,925 Pablo Solis
- 1,924 Meardey Kim
- 1,919 Paolo D'Andrea
- 1,913 Shiv H Patel
- 1,904 Anthony Greco
- 1,903 Jesse Medina Nunez
- 1,900 Maria Rowena Magquilat
- 1,897 Sara Rostamijalilian
- 1,895 Nathaniel Magda
- 1,893 Richard Millington
- 1,888 Tara Haughney
- 1,879 David Farrar
- 1,875 Emily Case
- 1,871 Melissa Hayfa
- 1,868 Benjamin Ainscough
- 1,855 Christabel Omelas
- 1,852 Robert Hatcher
- 1,844 Shanita Ellmers
- 1,841 Bryan Hohenthanner
- 1,834 Daniel Prinzo
- 1,827 Tara Crane
- 1,819 Jonathan Grove
- 1,815 Kara-Lyn Hester
- 1,814 Jordan K Brown
- 1,804 Jeanette Tipton
- 1,804 Edrick Tercero
- 1,799 Abraham Mogilevsky
- 1,797 Breana Noggles
- 1,792 Jeremy Engrav
- 1,792 Avi Kauderer
- 1,775 Kelvin Ellmers
- 1,771 Jeremy Doucet
- 1,770 Andres Liranzo
- 1,762 Felipe Machado-Santanna
- 1,759 Alipate Makau
- 1,751 Nathaniel Henderson
- 1,747 Dyoma Ramirez-Robles
- 1,737 Steven Dell

- \$ 1,733 Anacleto Arevalo
- 1,725 Shekhar Ali
- 1,717 Luc Andre
- 1,711 Jagdish Sukhu
- 1,705 Jennifer Wheaton
- 1,701 Tracey Miller Brown
- 1,701 Noella Coleman
- 1,700 Paul Torman
- 1,696 Adem Abdula
- 1,686 Nicole Mead
- 1,684 Philip Anderson
- 1,683 Jean-Marie Otiom
- 1,677 Michael Varble
- 1,670 Travis Barnes
- 1,668 Akinbowale Adewumi
- 1,668 Tomarus Burks
- 1,658 Jeffrey Tillman
- 1,652 Aaron Piotrowski
- 1,650 Rochelle Royce
- 1,646 Kristina Joachim
- 1,646 Chereil Beal
- 1,645 Joseph Webster
- 1,645 Jonathan Da-al
- 1,628 Elijah Findley
- 1,625 Fritznel Octave
- 1,620 Isabella Xia
- 1,616 Dina Boghdady
- 1,616 Charity McGath
- 1,610 Taylora Nathaniel
- 1,609 Kelly Ekker
- 1,605 Mynor Lemus
- 1,600 Rahmatullah Romal Omid
- 1,594 Christina Stolle
- 1,588 Ryan Arnoldy
- 1,586 Jonathan Ramirez
- 1,579 Ofaloto Fonua
- 1,575 Ala Awad
- 1,554 Richard Tabanji
- 1,553 Bashar Jarkasy
- 1,549 Joseph Wilson
- 1,549 Barbara Gorecki
- 1,546 Rovena Luljguraj
- 1,545 Roberto Gonzalez
- 1,545 Kashala Guiden
- 1,544 Matias Orrego

- \$ 1,542 Millennial Thompson
- 1,539 Bruce Tan
- 1,536 Matthew Hudlin
- 1,533 Carel Smith
- 1,522 Bernardo Lopez
- 1,521 Dylan White
- 1,516 Alisa Lyapkova
- 1,507 Peter Kaplanis
- 1,507 John Zwald
- 1,506 Karima Hartani
- 1,503 Chad Boskat
- 1,503 Trace Cary
- 1,500 Ngan Pham
- 1,499 LaKaisha Loyd
- 1,482 Dejan Kukolj
- 1,475 Carolyn George
- 1,472 Kory Louvelle
- 1,472 Kyle Vanderwalker
- 1,470 Magaly Una
- 1,460 Gabriel Rocha
- 1,459 Jennifer Wehrle
- 1,455 Hazem Aboueldahab
- 1,454 Zachary Anderson
- 1,452 Jesusdieu Portilus
- 1,451 Arlene Mayon
- 1,446 Vincent Radisek
- 1,434 Nicole Abuzzese
- 1,430 Daniel Perkins
- 1,429 Colin Weathers
- 1,425 Marquel Burns
- 1,420 Jacqueline Kabluyen
- 1,420 Amy Shui
- 1,420 Joseph Pizzoferrato
- 1,419 Jorge Toribio
- 1,416 Angel Cordero
- 1,414 Samuel Carr
- 1,407 Padjill Thomson
- 1,402 Joel Trask
- 1,402 Scott Florin
- 1,396 Shawn Sweeney
- 1,394 Mario Francis
- 1,388 Joseph Massucci
- 1,387 Phi Phan
- 1,384 Maria M Ramirez
- 1,384 Mauro Capozucca
- 1,383 Hasan Ghazal

- \$ 1,381 Walna Allen
- 1,380 Susan Patangan
- 1,378 Maren Conway
- 1,373 Marques Holmes
- 1,366 William Ferrill
- 1,363 Christopher Rodriguez Lopez
- 1,363 Venus Grier
- 1,359 Veronica Akinrele
- 1,359 Jason Garland
- 1,353 Mama Atetu
- 1,349 Collins Appiah
- 1,345 De'Jour Washington
- 1,343 Jordan T Brown
- 1,337 Jake Lee
- 1,335 Kevin Butchino
- 1,334 Ingrid Cepeda
- 1,329 Trevor Smith
- 1,328 Patrick Gallimore
- 1,327 Charles Coleman
- 1,324 Elaina Vecchio
- 1,320 Ifeanyi Ufodu
- 1,320 Brien Spier
- 1,317 Jose Garcia
- 1,317 Gerardo Garza
- 1,317 Stephanie Dunbar
- 1,316 Kamie Oda
- 1,315 Kellie Tucker
- 1,315 Manale El Awad
- 1,311 Jennifer Lespinasse
- 1,310 Gloria Mendoza
- 1,309 Kristin Murphy
- 1,309 Dawn Hart
- 1,306 Sharif Grays

- \$ 1,306 Johnny Gerges
- 1,305 Cameron Eng
- 1,300 Eliana Velandia
- 1,296 Holly Richey
- 1,293 Liliana Rondon
- 1,292 Mia White
- 1,291 Joshua Jahnish-Maltese
- 1,289 Cody Nykoliation
- 1,285 DeShawn Moore
- 1,285 David Schanuel
- 1,276 Laura Rodgers
- 1,276 Ryan Vance
- 1,274 Aaron Boudreaux
- 1,274 Justin Campbell
- 1,272 David Stuart
- 1,268 Lindsey Dettwiller
- 1,264 Riley Peters
- 1,264 Clarissa Craft
- 1,260 Emilia Torres
- 1,256 Angela Alunno
- 1,255 Christy Anderson
- 1,253 Courtney Lavitch
- 1,246 Melissa Lusk
- 1,245 Jordon Graham
- 1,239 Andrea Campbell
- 1,237 Jasmine L Walker
- 1,236 Christa Frazier
- 1,235 Jordan Langille
- 1,229 Tony Ung
- 1,227 Brittany Bradshaw
- 1,224 Tanya Sutton
- 1,223 Tina Skalkos
- 1,220 Patrick Donovan
- 1,220 Laura Barboza

- \$ 1,217 Chastity Swanson
- 1,215 Oscar Gastelum
- 1,213 Steven Sparkes
- 1,210 Sophia Dezzutti
- 1,209 Samisoni Koloa
- 1,208 Cami Guy
- 1,206 Adebamidele Ogunlade
- 1,205 Shanea Young
- 1,201 Jasmine Rackley
- 1,199 Matthew Obringer
- 1,196 Vera Leus
- 1,194 Elizabeth Henderson
- 1,192 Mary Robinson
- 1,192 Howard Dotson
- 1,190 Victoria Soileau
- 1,185 Howaida Weel
- 1,184 Jean Saati
- 1,181 Reynaldo Lafontant
- 1,180 Raoul Leyva
- 1,180 Donald Gregoire
- 1,173 Jennifer Kauer
- 1,173 Krystal McGlown
- 1,172 Sari El Assaad
- 1,170 Ranjana Chopra
- 1,170 Joseph Provenzano
- 1,169 Brandon Hamilton
- 1,167 Julio Garza
- 1,162 Miguel Castillo
- 1,158 Stephen Coons
- 1,153 Timothy Silva
- 1,152 Mathew Gillette
- 1,149 Stephanie Novel
- 1,148 Thomas Cruz-Townzen
- 1,144 Caleb Rodriguez











- \$ 1,143 Jason Meng
- 1,133 Lleison Martinez
- 1,133 Sergio Joaquin Haro
- 1,132 Carmela Pellen
- 1,132 Ernesto Delgadillo
- 1,129 Reah Connor-Williams
- 1,128 Nadezhda Vitchev
- 1,126 Aleanya Moore
- 1,125 Priscila Gonzalez
- 1,125 Vanessa Umanzor
- 1,123 Mike Sukhbaatar
- 1,122 Cody Vahey
- 1,122 Kimberly Alston
- 1,119 Cody Fike
- 1,118 Adam Kidikas
- 1,118 Angela Palomares
- 1,117 Juan Nunez
- 1,115 Bryan Kozlowski
- 1,114 Henry Jacobs
- 1,113 Derrick Mason
- 1,112 Marlene Barrett
- 1,110 Ana Carmona Sotelo
- 1,108 Makenna Steed
- 1,108 Joaquin Santos
- 1,108 Yvette Nelson
- 1,106 Adrienne Lawrence
- 1,103 Linda Raymond
- 1,101 Bennett Williams
- 1,099 Juan Olvera
- 1,097 Robert M Williams
- 1,096 Jose Viramontes
- 1,095 Wendy Marti
- 1,093 Davina Vo
- 1,093 Frank Ciccone

- \$ 1,093 Delroy Phang
- 1,093 Conzita Goveas
- 1,092 Victoria Lopes
- 1,088 Nabil Atallah
- 1,087 Alan Rosenberg
- 1,086 Edward DeFurio
- 1,083 Cameron Watson
- 1,083 Brinsley Maughan-Evanson
- 1,081 Nathan Stuck
- 1,081 Benton Tong
- 1,079 Tessa Lepelaars
- 1,077 Mollie Uphoff
- 1,076 Charlene King
- 1,074 Jesse Peterson
- 1,074 Matthew Roebke
- 1,073 Benjamin Ortlip
- 1,072 Erica Boy
- 1,071 Deonte Lomax
- 1,070 Kayne McWilliams
- 1,070 Manique Sala
- 1,070 Lionel Njeukam
- 1,068 Jordan Lacy
- 1,068 Matthew Lehman
- 1,067 Chiara DAlessandro
- 1,066 Igor Melcharek
- 1,060 Amanda Norwood
- 1,059 Brittany Douglas
- 1,056 Laurence Moore
- 1,055 Allan Butcher
- 1,054 Eric Kelly
- 1,052 Michael Hrvatin
- 1,050 Aaron Easton
- 1,048 Vishwanath Sankaran

- \$ 1,046 April Norton
- 1,045 Ross Ewen
- 1,042 Paul Rodriguez
- Calebough
- 1,039 Alicia Wear
- 1,038 Lloyd Patterson
- 1,037 Nelson Figueroa
- 1,036 Jason Kuepfer
- 1,034 Tyesha Cave
- 1,034 Courtney Oreb
- 1,032 Ashley Bates
- 1,031 Maxon Elozier
- 1,029 Claudia Jacquet
- 1,028 Suzanne Rose
- 1,026 Russell Jackman
- 1,022 Darian Shively
- 1,018 Joseph Kanaan
- 1,014 Erik Golkov
- 1,014 Justin Embree
- 1,014 Jacob Bennett
- 1,012 Katy Rivera
- 1,010 Megan Campany
- 1,010 Walter Henderson
- 1,008 Francisco Vasquez
- 1,008 Janelle Dutra
- 1,007 Melody Blasenheim
- 1,006 Victoria Sandersfeld
- 1,004 Mark Harhager
- 1,003 Suzanne Zwally
- 1,001 Alexander Weel
- 1,001 Tyler Dahlin








# sa/ga/mga EXTRA MONTHLY BONUS

<b>1</b>  <b>MEENAKSHI CHAVIS</b> \$897 Don Foti	<b>2</b>  <b>CARL IMRATTUS</b> \$783 Imran Satti	<b>3</b>  <b>MICHAEL VAN DELFT</b> \$701 Satti-Kanaan	<b>4</b>  <b>GEORGE KAMEL</b> \$700 S-S-Bendure-Hartwig	<b>5</b>  <b>JOHNATHON BOGOSLOWSKI</b> \$639 Altig-Orlovic
<b>6</b>  <b>SENECA BIRCHMORE</b> \$560 Kevin Holtz	<b>7</b>  <b>TONY GEORGES</b> \$557 S-S-Parks-Salvaggi	<b>8</b>  <b>JENNY KIM</b> \$547 Altig-Orlovic	<b>9</b>  <b>ALEXANDER PHAM</b> \$490 Altig-Orlovic	<b>10</b>  <b>BRUCE VIAJE</b> \$475 Altig-Orlovic

**FEBRUARY BONUS LEADERS** | PAYOUT: \$76,657 | QUALIFIERS: 996



# LEADERSHIP BONUS

<b>1</b>  <b>DOREEN RYAN-FOTI</b> \$28,998 Don Foti	<b>2</b>  <b>MARK NEILSON</b> \$26,787 Altig-Orlovic	<b>3</b>  <b>MARIO HAJRO</b> \$15,748 S-S-Parks-Salvaggi	<b>4</b>  <b>SARA VAZ</b> \$14,284 Altig-Orlovic	<b>5</b>  <b>MATTHEW CONRAD</b> \$13,041 S-S-Parks-Salvaggi
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**FEBRUARY BONUS LEADERS** | PAYOUT: \$1,079,247 | QUALIFIERS: 604

<b>\$ 28,998</b> Doreen Ryan-Foti	<b>\$ 5,351</b> Tiffany Harmouche	<b>\$ 3,335</b> Stuart Pagan	<b>\$ 2,493</b> Thomas Longino	<b>\$ 1,822</b> Steven Barton	<b>\$ 1,378</b> Mitch Duplantis
<b>26,787</b> Mark Neilson	<b>5,225</b> Reynolds Akuamoaa	<b>3,313</b> David Hausman	<b>2,492</b> Young Lee	<b>1,803</b> Jammal Coleman	<b>1,378</b> Thomas Huynh
<b>15,748</b> Mario Hajro	<b>5,218</b> Andrew Chambers	<b>3,273</b> Michael Clemente	<b>2,451</b> Derya Eken	<b>1,784</b> Martha Asbell	<b>1,377</b> Mavrick Fredericks
<b>14,284</b> Sara Vaz	<b>5,215</b> Jeffrey von Kienast	<b>3,262</b> Derek Foore	<b>2,421</b> Sarah McDermott	<b>1,783</b> Marisa Willgruber	<b>1,376</b> Samuel Cohen
<b>13,041</b> Matthew Conrad	<b>5,046</b> Taylor Black	<b>3,252</b> Avi Kauderer	<b>2,409</b> Theodore Ryan	<b>1,775</b> Nasr Quadri	<b>1,369</b> Mary-Delores Ayarzagoitia
<b>12,647</b> Harjeet Rana	<b>4,940</b> Monica Montgomery	<b>3,250</b> Ronald Rivera	<b>2,389</b> Ronald McCormick	<b>1,775</b> Richard Whyte	<b>1,353</b> Jessica Santamarina
<b>12,247</b> Bruce Viaje	<b>4,834</b> Alma Lozano	<b>3,213</b> George O'Shea	<b>2,386</b> Michael Joseph	<b>1,773</b> Sean Shephard	<b>1,352</b> Raul Rojas
<b>12,188</b> Brent Bowling	<b>4,789</b> Travis Kovach	<b>3,187</b> Johnny Ly	<b>2,378</b> Ransy Vazquez	<b>1,772</b> Rita Rider	<b>1,352</b> Raul Rojas
<b>11,526</b> Kimberly Hamilton	<b>4,761</b> Michael Mandella	<b>3,180</b> Nicole Sanders	<b>2,375</b> Jonathan Emura	<b>1,762</b> Timothy Bugge	<b>1,343</b> Elijah Brown
<b>10,951</b> Elyse Bryan	<b>4,697</b> Ryan Hall	<b>3,172</b> Dan Ikei	<b>2,343</b> James Sherwood	<b>1,755</b> Francis Ingulli	<b>1,341</b> Edwin Cuevas Quinones
<b>10,917</b> Britton Costa	<b>4,671</b> Elias Boles	<b>3,163</b> Ryan McIntosh	<b>2,331</b> Payam Sami	<b>1,744</b> IP Harris	<b>1,339</b> Meaghan Krecsko
<b>10,890</b> Ryan Stenglein	<b>4,656</b> Andrew Hynan	<b>3,101</b> Jenny Kim	<b>2,321</b> Begona Patino-Lopez	<b>1,725</b> Temesghen Starr	<b>1,323</b> Omar Billy
<b>10,000</b> Scott Wheeler	<b>4,629</b> Jeffrey Espinal	<b>3,074</b> Antoinette Williams	<b>2,277</b> London Burnett	<b>1,725</b> Peter Gabranski	<b>1,317</b> Ryan Vance
<b>9,745</b> Beau Locker	<b>4,596</b> Eric Thompson	<b>3,051</b> Jason Bratin	<b>2,263</b> Javier Diaz	<b>1,700</b> Blake Tomblin	<b>1,310</b> Jessica Wilhite
<b>9,360</b> Blake Higuchi	<b>4,561</b> James Sodan	<b>3,043</b> Patrick Knouse	<b>2,260</b> Steven Warner	<b>1,695</b> Jesse Doherty	<b>1,307</b> Daniel Schwartz
<b>9,295</b> Patrycja Grudzinska	<b>4,518</b> Steven King	<b>3,041</b> Matthew Turnquist	<b>2,223</b> Erna Gasanin	<b>1,681</b> Dulce Paz	<b>1,304</b> Alexander Johnston
<b>9,226</b> Zach Otto	<b>4,424</b> Matthew Cartwright	<b>3,040</b> Claude Hamilton	<b>2,223</b> Eric Snyder	<b>1,670</b> Eric Snyder	<b>1,297</b> Matthew Cessna
<b>8,725</b> Joshua Olin	<b>4,378</b> Jeffrey Hall	<b>3,015</b> Zoltan Krecsko	<b>2,191</b> Trenton Miller	<b>1,665</b> Claire Aaby	<b>1,293</b> Shayla Williamson
<b>8,579</b> Darcy Schriber	<b>4,374</b> David Wang	<b>2,978</b> Travis Vaughn	<b>2,158</b> Brian Zuzick	<b>1,665</b> Nicholas Shanks	<b>1,289</b> Rachel Brown
<b>8,411</b> Bobby Hamilton	<b>4,371</b> Magda Figueiredo	<b>2,952</b> Clint Perry	<b>2,150</b> Deonte Jones	<b>1,645</b> Hunter Houvener	<b>1,278</b> Joshua Yurinko
<b>7,441</b> Mark Lahijani	<b>4,279</b> Andy Batten	<b>2,911</b> Anthony Theriault	<b>2,140</b> Asiguy Haugabook	<b>1,640</b> Daniel Pettit	<b>1,264</b> David Carpenter
<b>7,081</b> Sabrina Kryshundayal	<b>4,206</b> Bryan Juskiw	<b>2,886</b> Christopher Botelho	<b>2,136</b> Kevin Lowery	<b>1,638</b> Chris McFoy	<b>1,258</b> Ross Ewen
<b>6,908</b> Ryan Wilson	<b>4,146</b> Atta Saleh	<b>2,877</b> Donte Grant	<b>2,133</b> Denis-Michael Catalano	<b>1,630</b> Sokol Fazliu	<b>1,245</b> Matthew Dawson
<b>6,867</b> Walter Icaza	<b>4,111</b> Angel Martinez	<b>2,876</b> Dario Messina	<b>2,132</b> Taurean Floumoy	<b>1,625</b> Melinda-Rae Lyse	<b>1,231</b> Ariana Jones
<b>6,721</b> Brandon Summerton	<b>4,103</b> Clayton Slaughter	<b>2,855</b> Kevin Davis	<b>2,128</b> Joshua Krueger	<b>1,623</b> David Duddy	<b>1,228</b> Doron Freud
<b>6,698</b> Bobby Gujral	<b>3,968</b> Tyler McKnight	<b>2,843</b> Daryl Graham	<b>2,110</b> Jesse Rennich	<b>1,617</b> Kevin Appasamy	<b>1,210</b> Christine Moore
<b>6,641</b> Tyler Worstell	<b>3,916</b> Shahab Mahdavinejad	<b>2,824</b> Mark Beckford	<b>2,106</b> Laura Dennee	<b>1,611</b> Brandon Baker	<b>1,208</b> Nathan Doyle
<b>6,623</b> Michael Gerstein	<b>3,908</b> Sean Velasquez	<b>2,805</b> Jonathan Da-al	<b>2,071</b> Donald DeVoise	<b>1,566</b> Dwayne Nabors	<b>1,205</b> Sergio Carta
<b>6,611</b> Patricia Contreras	<b>3,886</b> Daniel J Johnson	<b>2,801</b> Dustin Dunbar	<b>2,050</b> Francesca Veltri	<b>1,562</b> Mike Paragjiou	<b>1,192</b> Virakbot Oung
<b>6,541</b> Yussuf El-Zein	<b>3,884</b> Randall Cook	<b>2,768</b> Edmaggie Myrthil	<b>2,043</b> Adrienne Bragas	<b>1,556</b> Tony Geer	<b>1,191</b> Albert Huff
<b>6,488</b> David Rigney	<b>3,848</b> Dylan Murphy	<b>2,751</b> Roger Fung	<b>2,030</b> Minh Phung	<b>1,554</b> John Nieves	<b>1,177</b> Anthony Spataro
<b>6,474</b> Steve Hartman	<b>3,826</b> Marissa Ellis	<b>2,727</b> Jovanie Scarlett	<b>2,019</b> Hunter Welty	<b>1,487</b> George Shafiek	<b>1,171</b> Joseph Gojcaj
<b>6,414</b> Bruce Alford	<b>3,740</b> Sylvain Kalombo	<b>2,719</b> Gregory Rudolph	<b>2,004</b> Michael van Delft	<b>1,485</b> Jessica St Pierre	<b>1,170</b> Zinsou Ayihonsi
<b>6,408</b> Lauren Coyne	<b>3,711</b> Jinelly Urena	<b>2,718</b> Johnny Ramos	<b>1,990</b> Tucker Gregor	<b>1,457</b> Jeremy Rivers	<b>1,157</b> Stephen Jeung
<b>6,326</b> Phillip Waisman	<b>3,662</b> Shanita Ellmers	<b>2,711</b> John McGrath	<b>1,978</b> Travis Stucki	<b>1,454</b> Jorge Leon	<b>1,151</b> Ryan Witham
<b>6,322</b> Jeffery Thiel	<b>3,629</b> Joshua Jackson	<b>2,706</b> Evan Donoghue	<b>1,946</b> Danny Juskiw	<b>1,449</b> Kade Beck	<b>1,106</b> Joshua Bacchus
<b>6,232</b> Luay Ghawi	<b>3,584</b> Michael Stuver	<b>2,641</b> Phi Phan	<b>1,936</b> Kaitlyn Brandt	<b>1,445</b> Heriberto Chavez	<b>1,095</b> Fernando Ledezma
<b>6,172</b> Morgan Lobello	<b>3,530</b> Jonni Ng	<b>2,579</b> Alex Paguio	<b>1,918</b> Tanner Duy	<b>1,440</b> Michael McKiernan	<b>1,095</b> Jeffrey Hudson
<b>6,099</b> Bobby Szwaja	<b>3,530</b> Kyle Wrobel	<b>2,536</b> Mathew Mealey	<b>1,905</b> Dina Boghdady	<b>1,437</b> Brody Maughan-Evanson	<b>1,090</b> Steven Phillips
<b>6,067</b> Nicholas Deliberto	<b>3,506</b> Michael Cirelli	<b>2,532</b> Kerry Zorns	<b>1,892</b> Tiffany	<b>1,431</b> Charles Ferrari	<b>1,087</b> Jennifer Reed
<b>6,064</b> Yemi Akinade	<b>3,492</b> Thomas Vena	<b>2,530</b> Michael Russin	<b>1,892</b> Michael Russo	<b>1,426</b> John Akers	<b>1,072</b> Candace Minor
<b>5,714</b> Duni Olusegun	<b>3,488</b> Anita Ferris	<b>2,510</b> Christopher Bungay	<b>1,889</b> Chad McLaughlin	<b>1,417</b> Lorena Barriere	<b>1,054</b> Michael Raven
<b>5,674</b> Brenda Fox	<b>3,482</b> Matthew Diulus	<b>2,506</b> Erin Allen	<b>1,881</b> Jacqueline Kabluyen	<b>1,413</b> Arman Masonmzadeh	<b>1,051</b> David Ramirez
<b>5,496</b> Corey Helly	<b>3,479</b> Justin Johnson	<b>2,498</b> Muhammed Ashraf	<b>1,824</b> Eno Ifitui	<b>1,396</b> Casey Jarratt	<b>1,047</b> Jonathan Jones
	<b>3,422</b> Marian Sertler			<b>1,393</b> Matt Pflueger	<b>1,046</b> Dominic Facchini

# LEADERSHIP BONUS - CONTINUED

- \$ 1,014 Elizabeth Chilson
- \$ 1,011 Daniel Dunham
- \$ 1,009 Cristina Fox
- \$ 1,003 Aaron Parks
- \$ 1,001 Arthur Trost
- \$ 1,000 John Santosuosso
- \$ 992 Stephen Coons
- \$ 989 Christopher Hintz
- \$ 983 Amanda Peterson
- \$ 977 Joseph Corwin
- \$ 976 Layla Bokhari
- \$ 971 Kody Kramme
- \$ 961 Gary Slocum
- \$ 956 Zachary Button
- \$ 945 Alexis Pineiro
- \$ 943 Samantha Ralston
- \$ 926 Riche Haye
- \$ 913 Daniel Umbertone
- \$ 901 Jamell Ramsay
- \$ 893 Marcell Ventura
- \$ 886 Casey Kunash
- \$ 882 Mele Makaui
- \$ 880 Kevin Butchino
- \$ 874 Eyad Awdi
- \$ 859 Ryan Ohm
- \$ 852 Mitchell Messer
- \$ 843 Cody Terrell
- \$ 841 Augusto Arango
- \$ 840 Landon Schlag
- \$ 837 Daniel Prinzo
- \$ 822 Aref Sayegh
- \$ 817 James Tolley
- \$ 807 Kelly Ekker
- \$ 806 Carey Hartman
- \$ 805 Marquel Burns
- \$ 802 Alon Barnur
- \$ 796 Tabitha McDermid
- \$ 794 Todd Riescher
- \$ 791 Matthew Halbmaier
- \$ 788 Abraham El Refaei
- \$ 781 Adam Kidikas
- \$ 775 Seth Frisby-Jack
- \$ 774 Tennonson Mather
- \$ 771 Jagdish Sukhu
- \$ 768 Dan Nebraski
- \$ 765 Walter Henderson
- \$ 760 Deborah Noga
- \$ 758 Myaa Fallon
- \$ 755 Juan Rivera
- \$ 746 Keith Billups
- \$ 746 Travis Picklesimer
- \$ 736 Steven Dell
- \$ 732 Kelly Schoenherr
- \$ 729 Holly Bonhorst
- \$ 728 Sherrie McCarty
- \$ 727 Micah Focken
- \$ 714 Nicki Griffiths
- \$ 714 Chase Miller
- \$ 705 Crystal Larkins
- \$ 701 Brackin Flitton
- \$ 685 Jennifer Jantzen
- \$ 677 Phillip Rigoli
- \$ 673 Jonathan Maust
- \$ 657 Orby Kelley
- \$ 646 Samuel Boyle
- \$ 642 Daniel Foore
- \$ 641 William Parmeter
- \$ 637 Mark Lomonaco
- \$ 631 Jacob Hogan
- \$ 621 Joel Nunez
- \$ 620 Joseph Rotolo
- \$ 618 Bilal Farsakh
- \$ 617 Jenny Rosales
- \$ 608 Brendan Bradfield
- \$ 607 Kasey L White
- \$ 604 Jose Viramontes
- \$ 603 Joel Trask
- \$ 592 Michelle Goj
- \$ 589 Duane Shaw
- \$ 580 Shantanea Lyles
- \$ 578 Joshua Goodman
- \$ 573 Slavita Hut
- \$ 570 Abel Gamo
- \$ 552 Tiffany Beadnell
- \$ 546 Corey Cox
- \$ 545 Alexis Tran
- \$ 542 Matthew Castelli
- \$ 540 Troy Williams
- \$ 536 Iris Saavedra
- \$ 528 Karen Stashick
- \$ 525 David Bilotti
- \$ 523 Devon Chapman
- \$ 517 Kyle Schroeder-Gurnicz
- \$ 513 Sarah Herbold
- \$ 507 Christopher Ross
- \$ 504 Justin Sutton

# RGA LEADERSHIP BONUS

1



**\$13,763**  
Zachary Hart

2



**\$9,897**  
Giglione-Ackerman

3



**\$8,747**  
Altig-Orlovic

## FEBRUARY BONUS LEADERS



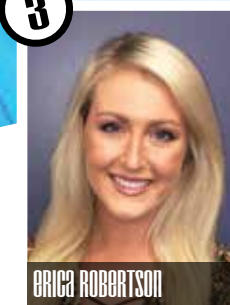


PAYOUT: \$211,395

QUALIFIERS: 104

- \$ 13,763 Ryan Fickert
- \$ 9,897 Corey Helly
- \$ 8,747 Mark Neilson
- \$ 8,250 Christopher Hintz
- \$ 7,693 Levar Morgan
- \$ 7,454 Matthew Diulus
- \$ 7,391 Bobby Gujral
- \$ 6,677 Reynolds Akuamo
- \$ 6,642 Thomas Vena
- \$ 5,827 Robert Janev
- \$ 5,579 Kyle Wrobel
- \$ 5,305 Luay Ghawi
- \$ 4,812 Justin Adams
- \$ 4,481 Doreen Ryan-Foti
- \$ 4,426 Sanaz Mirza Baig
- \$ 4,295 Brian Schreiter
- \$ 3,707 Andy Batten
- \$ 3,576 Beau Locker
- \$ 3,512 Ryan Stenglein
- \$ 3,488 Matthew Turnquist
- \$ 3,344 Morgan Lobello
- \$ 3,253 Marian Sertler
- \$ 2,876 Sean Velasquez
- \$ 2,842 Asiguy Haugabook
- \$ 2,532 George O'Shea
- \$ 2,324 Tommy Conard
- \$ 2,314 Walter Icaza
- \$ 2,223 Chris La Fond
- \$ 2,204 Jeffrey Hall
- \$ 2,019 Joshua Olin
- \$ 1,985 Brandon Summerton
- \$ 1,923 Michael Gerstein
- \$ 1,861 Shahab Mahdavinejad
- \$ 1,826 Ryan Wilson
- \$ 1,630 Kaitlyn Brandt
- \$ 1,596 William Parmeter
- \$ 1,393 Joshua Dishong
- \$ 1,347 Tyler Worstell
- \$ 1,229 Steven King
- \$ 1,221 Paul Kelly
- \$ 1,179 David Carpenter
- \$ 1,110 Blake Higuchi
- \$ 1,081 Michael Clemente
- \$ 1,055 Meaghan Krecsko
- \$ 1,042 Michael Russin
- \$ 982 Anita Ferris
- \$ 974 Hunter Houvener
- \$ 924 Gary Slocum
- \$ 878 Scott Wheeler
- \$ 835 Duni Olusegun
- \$ 831 Kevin Appasamy
- \$ 818 Chad McLaughlin
- \$ 755 Ryan Hall
- \$ 749 Jeremy Rivers
- \$ 725 Patrick Knouse
- \$ 718 Johnny Ly
- \$ 692 Melinda-Rae Lyse
- \$ 686 Christie Jauch
- \$ 680 Brian Zuzick
- \$ 638 Jonathan Jones
- \$ 624 Samuel Cohen
- \$ 610 Shalom Chaimov
- \$ 564 Mathew Mealey
- \$ 539 Brody Maughan-Evanson
- \$ 509 Lorena Barriere




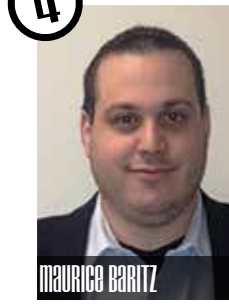



# SA/GA DIRECT CODE FIELD TRAINING BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$9,986</b> Don Foti	<b>\$8,635</b> Sabrina Lloyd	<b>\$8,240</b> Simon Arias	<b>\$7,784</b> James Cunningham	<b>\$7,723</b> Zachary Hart

- |                                |                              |                                 |                              |                              |                              |
|--------------------------------|------------------------------|---------------------------------|------------------------------|------------------------------|------------------------------|
| <b>\$ 609</b> Selina Maldonado | <b>\$ 575</b> Paul Zuzick    | <b>\$ 560</b> Victoria Wheatley | <b>\$ 537</b> Gabriela Reyna | <b>\$ 523</b> Ruben Cortez   | <b>\$ 503</b> Victor Ramirez |
| <b>601</b> Harriette Jones     | <b>575</b> Tiffani Tavormina | <b>560</b> Orby Kelley          | <b>536</b> Michael Jang      | <b>515</b> Eldine Mpanzu     | <b>502</b> Reuben Wills      |
| <b>594</b> Danita George       | <b>574</b> Brandon Warren    | <b>557</b> Joshua Morris        | <b>535</b> Anthony Sciarilli | <b>514</b> Michelle Goj      |                              |
| <b>588</b> James Snipes        | <b>574</b> Kaiser Fernandez  | <b>549</b> Ashley Bates         | <b>533</b> Michael Battaglio | <b>512</b> Alexander Pham    |                              |
| <b>585</b> Matthew Hudlin      | <b>572</b> Carlos Irizarry   | <b>547</b> Robert Drake         | <b>530</b> Martin Salavec    | <b>510</b> Jerrika Archibald |                              |
| <b>582</b> Teba Williams       | <b>571</b> Joshua Kellar     | <b>546</b> Jeremy Osborn        | <b>527</b> David C Williams  | <b>506</b> Dustin Hess       |                              |
| <b>576</b> Brian Freeman       | <b>567</b> Eleanor Powell    | <b>546</b> Jennifer Wall        | <b>524</b> Michael Helgeson  | <b>504</b> Zachary Anderson  |                              |

# REINSTATEMENT BONUS


<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$4,153</b> Don Foti	<b>\$2,487</b> Theodore Pappas	<b>\$1,984</b> Philip Prata	<b>\$1,654</b> Serur-Yagjian	<b>\$1,633</b> Cindy Furer

## FEBRUARY BONUS LEADERS | PAYOUT: \$569,206 | QUALIFIERS: 572

- |  |                                      |                                  |                                    |                                    |                               |
|--|--------------------------------------|----------------------------------|------------------------------------|------------------------------------|-------------------------------|
| <b>\$ 9,986</b> Kamal Tayyib           | <b>\$ 2,603</b> Jenny Kim            | <b>\$ 1,771</b> Eric Rodriguez   | <b>\$ 1,330</b> Calvin Irving      | <b>\$ 1,012</b> Chris McFoy        | <b>\$ 802</b> Tonya Martin    |
| <b>8,635</b> Kinga Filipiak            | <b>2,598</b> Henry Brown             | <b>1,752</b> Christopher Ross    | <b>1,326</b> Young Lee             | <b>1,006</b> Jessica Rosenberg     | <b>801</b> Adedara Adeoye     |
| <b>8,240</b> Erica Robertson           | <b>2,560</b> Jorge Toribio           | <b>1,709</b> Hunter Welty        | <b>1,322</b> Isaiah Bruce          | <b>998</b> Matthew Ingram          | <b>792</b> Jenny Alvarez      |
| <b>7,784</b> Michael Ezeafulukwe       | <b>2,523</b> Maria M Ramirez         | <b>1,697</b> Candace Minor       | <b>1,322</b> Pihana Kea            | <b>987</b> Betsy Adney             | <b>790</b> Eyad Awdi          |
| <b>7,723</b> Brittany Luke             | <b>2,517</b> Hollis Allen            | <b>1,695</b> Brandon Haley       | <b>1,312</b> Alfredo Garcia        | <b>965</b> Michael Fazio           | <b>787</b> Marika Blackmon    |
| <b>6,078</b> Carl Ignatius             | <b>2,477</b> John Santosuosso        | <b>1,673</b> Marie Laine         | <b>1,286</b> Marcus Moody          | <b>963</b> Raymond Clawson         | <b>786</b> Evelyn Howell      |
| <b>5,401</b> Kyle Vanderwalker         | <b>2,444</b> Richard Zuccato         | <b>1,619</b> Brendan Bradfield   | <b>1,276</b> Jamel Johnson         | <b>958</b> Danielle Morales        | <b>784</b> Morgan Huston      |
| <b>5,351</b> Selma Ogrevic             | <b>2,443</b> Abel Gamo               | <b>1,615</b> Cynthia Hettchen    | <b>1,271</b> Jordan Lacy           | <b>945</b> Adonis Meyers           | <b>783</b> Matthew Roebke     |
| <b>5,258</b> Dominick Williams         | <b>2,442</b> Crystal Vairetta        | <b>1,607</b> Mayra Robles        | <b>1,270</b> Claire Aaby           | <b>942</b> Travis Johnson          | <b>776</b> John McCarthy      |
| <b>5,063</b> Nauleni Tuionetoa         | <b>2,431</b> Ross Ewen               | <b>1,601</b> Jonathan Foligno    | <b>1,258</b> Johnathon Bogoslawski | <b>937</b> Angela Rodriguez        | <b>772</b> Myaa Fallon        |
| <b>5,035</b> Adam Carile               | <b>2,425</b> Adebamidele Ogunlade    | <b>1,588</b> Daniel Pacheco      | <b>1,252</b> Ervin Cruz            | <b>929</b> Arman Masomzadeh        | <b>771</b> Paul Torman        |
| <b>4,787</b> Ashley Clarke             | <b>2,412</b> Tyler Green             | <b>1,569</b> Laura Dennee        | <b>1,251</b> Timothy Welsh         | <b>921</b> Jennylyn                | <b>768</b> Muhammed Ashraf    |
| <b>4,455</b> Gerardo Gonzalez          | <b>2,363</b> Carey Hartman           | <b>1,559</b> David Duddy         | <b>1,230</b> Mariam Shahid         | <b>910</b> Militante-Radnoty       | <b>765</b> Patrick McKeown    |
| <b>4,446</b> Xander Davis              | <b>2,359</b> Bilal Farsakh           | <b>1,555</b> Joseph Kanaan       | <b>1,229</b> Gregory Caldwell      | <b>910</b> Jamelia Benjamin        | <b>765</b> Marianne Rafeedie  |
| <b>4,389</b> Gjon Ljuljduraj           | <b>2,355</b> Jessica Chang           | <b>1,555</b> Keith Dymnioski     | <b>1,221</b> Alexander Labeef      | <b>905</b> Nicole Mead             | <b>761</b> Eric Butt          |
| <b>4,388</b> Erna Gasanin              | <b>2,344</b> Rosa Teixeira           | <b>1,555</b> Siraj Saunders      | <b>1,217</b> Deaveon Francisco     | <b>903</b> Logan Akers             | <b>761</b> Keeland Bryant     |
| <b>4,384</b> Rahul Bhagwakar           | <b>2,321</b> Armando Rivera          | <b>1,554</b> Daniel Prinzo       | <b>1,199</b> Thomas Beswick        | <b>899</b> Alexander McGaw         | <b>758</b> John Curry         |
| <b>4,344</b> Jagdish Sukhu             | <b>2,265</b> Michael Giachetti       | <b>1,539</b> Chad Muise          | <b>1,191</b> Raymond Praytor       | <b>896</b> Conor Markins           | <b>756</b> Davelle Lee        |
| <b>4,336</b> Nicholas Wang             | <b>2,243</b> Austin Edwards          | <b>1,535</b> LaKaisha Loyd       | <b>1,189</b> Ashlon Rhett          | <b>896</b> Joshua Yurinko          | <b>749</b> Tyler Dahlin       |
| <b>4,260</b> Joseph Grider             | <b>2,197</b> Joseph Tapia-Saavedra   | <b>1,534</b> Ebuwa Ottagho       | <b>1,188</b> Alexis Tran           | <b>895</b> Geovanny Arellano Ortiz | <b>746</b> Kelvin Taylor      |
| <b>4,069</b> Rosemary Soto             | <b>2,172</b> Dustin Holtz            | <b>1,524</b> Ray Sami            | <b>1,183</b> Ray Sami              | <b>893</b> David Stuart            | <b>744</b> Byron Bishop       |
| <b>4,011</b> Andrew Severson           | <b>2,165</b> Adem Abdula             | <b>1,526</b> Emily Kayser        | <b>1,179</b> Veronica Coval        | <b>886</b> Ernesto Delgadillo      | <b>740</b> Lindsay Staffieri  |
| <b>3,981</b> Joseph Stapleton          | <b>2,164</b> Landon Schlag           | <b>1,521</b> Aleanya Moore       | <b>1,176</b> David Stadler         | <b>882</b> Christian Gojcaj        | <b>738</b> Kelly Schoenherr   |
| <b>3,704</b> Carlos Iraheta Barrientos | <b>2,154</b> Dale Shumaker           | <b>1,520</b> Phillip Rigoli      | <b>1,171</b> Andrea Greene         | <b>881</b> Patricia Isabell        | <b>732</b> Casey Stathopoulos |
| <b>3,443</b> Kathryn Gilluly           | <b>2,153</b> Ameenah Little          | <b>1,513</b> Brooklynn Ross      | <b>1,169</b> Manuel Diaz           | <b>879</b> David Basnett           | <b>731</b> Alex Reynolds      |
| <b>3,381</b> Hugh Benn                 | <b>2,134</b> Oscar Garcia-Gamez      | <b>1,496</b> Nabil Atallah       | <b>1,166</b> Jammal Coleman        | <b>873</b> Evelin Castro-Sharif    | <b>716</b> Russell Erhardt    |
| <b>3,376</b> Walter Henderson          | <b>2,126</b> Austin Torres           | <b>1,493</b> Amber Fitzmartin    | <b>1,138</b> Lisa Richardson       | <b>873</b> John Nieves             | <b>713</b> Daniel Chousa      |
| <b>3,288</b> Holly Bonhorst            | <b>2,117</b> Daniel Zotter           | <b>1,488</b> Octavio Villa       | <b>1,133</b> Mele Makaui           | <b>869</b> Tiffney Harmouche       | <b>708</b> Amber Smith        |
| <b>3,274</b> Afolasade Aboyade-Cole    | <b>2,099</b> Arthur Ortiz            | <b>1,453</b> Arthur Trost        | <b>1,132</b> Tereanio Edgar        | <b>867</b> Christopher Nash        | <b>702</b> Denise Masulit     |
| <b>3,264</b> Alexander Valencia        | <b>2,095</b> Mohamad Raychouni       | <b>1,436</b> Carole Idolphine    | <b>1,116</b> Eric Caballero        | <b>864</b> Daniel Santistevan      | <b>692</b> Brandon Copeland   |
| <b>3,052</b> Abbas Abdul-Khaliq        | <b>2,088</b> Wesley Warren-Camp      | <b>1,428</b> Timothy LaFleur     | <b>1,115</b> Jamell Ramsay         | <b>847</b> William Thomas          | <b>692</b> Romas Noor         |
| <b>2,993</b> Javier Bellido De Luna    | <b>2,066</b> Gregory Huling          | <b>1,427</b> Zachary Zanotta     | <b>1,112</b> Ron-Junior Green      | <b>847</b> Tiffany Beadnell        | <b>691</b> Mickey Adkins      |
| <b>2,967</b> Kurt Overy                | <b>1,981</b> Richard Whyte           | <b>1,424</b> Mitchell Mickovic   | <b>1,108</b> Brittny Dalcais       | <b>846</b> Sanyo Galloway          | <b>683</b> Kanella Glimenakis |
| <b>2,944</b> Manique Sala              | <b>1,967</b> Nathaniel Newberry      | <b>1,423</b> Michelle Olivo      | <b>1,106</b> Justin Diaz           | <b>840</b> Roger Knievel           | <b>683</b> Joseph Provenzano  |
| <b>2,925</b> Heriberto Chavez          | <b>1,965</b> Eric DeJohn             | <b>1,409</b> Robert Wright       | <b>1,106</b> Ekemini Essien        | <b>837</b> Tahis Quintero Bonilla  | <b>671</b> Elizabeth Trotter  |
| <b>2,919</b> Yohan Jayasingha          | <b>1,961</b> Christopher Belleperche | <b>1,408</b> Tina Nelson         | <b>1,106</b> Christine Morris      | <b>828</b> Hugo Flores             | <b>665</b> Bobby Lo           |
| <b>2,882</b> Jeffrey A Smith           | <b>1,954</b> Sergio Garza            | <b>1,399</b> Seth Parin          | <b>1,072</b> Mark Bernsdorff       | <b>825</b> Cole Hatfield           | <b>659</b> Anthony Allonardo  |
| <b>2,783</b> Doris Martinez Garcia     | <b>1,947</b> Amy Gardner             | <b>1,374</b> Alexandria Battiste | <b>1,062</b> Moriah Mann           | <b>823</b> Sasha Keller-Roach      | <b>656</b> Christopher Credle |
| <b>2,757</b> Ligaya Alaiza             | <b>1,929</b> Adam Kidikas            | <b>1,368</b> Aaron Patt          | <b>1,032</b> Andrew Boulos         | <b>822</b> Shavonne Hudson         | <b>655</b> Tanner Duy         |
| <b>2,745</b> Iris Saavedra             | <b>1,918</b> Robin Gonzalez          | <b>1,366</b> Carl Henry          | <b>1,032</b> Wendy Peoples         | <b>819</b> John Farnsworth         | <b>647</b> Alexander Kunz     |
| <b>2,711</b> Tristan Dlabik            | <b>1,915</b> Anthony Spataro         | <b>1,363</b> Jenna Gula          | <b>1,027</b> Rajat Shrestha        | <b>816</b> Toni-Ann Allen          | <b>646</b> Elaina Vecchio     |
| <b>2,695</b> Carl Goins                | <b>1,915</b> Joseph McCallister      | <b>1,355</b> Troy Kasper         | <b>1,024</b> Drake Smith           | <b>816</b> Adriana Neagu           | <b>645</b> Latoya Nabors      |
| <b>2,681</b> Matthew Castelli          | <b>1,885</b> Logan Appleton          | <b>1,352</b> Derrick Davenport   | <b>1,024</b> Danielle Dhaiti       | <b>815</b> Donald Stone            | <b>628</b> Velvet Johnson     |
| <b>2,634</b> Victor Weber              | <b>1,855</b> Jesse Fullmer           | <b>1,351</b> Brett Cummings      | <b>1,022</b> Bredda Cummings       | <b>811</b> Michael Barlettano      | <b>628</b> Chasedon Farris    |
| <b>2,620</b> Steven Rios               | <b>1,824</b> Tyler Boulden           | <b>1,349</b> Dianka Blash        | <b>1,015</b> Jaydan Heron-Smith    | <b>810</b> Cara Donaldson          | <b>625</b> Mari Andrade       |
| <b>2,610</b> Nakita Fortin             | <b>1,818</b> Jesus Romero            | <b>1,344</b> Nina Blackmon       | <b>1,013</b> Stella Roznovan       | <b>809</b> Jason Meng              | <b>616</b> Talicia Flowers    |

## FEBRUARY BONUS LEADERS | PAYOUT: \$59,538 | QUALIFIERS: 161

- |                               |                                |                                  |                              |                                |
|-------------------------------|--------------------------------|----------------------------------|------------------------------|--------------------------------|
| <b>\$ 4,153</b> Sami Moganmam | <b>\$ 1,408</b> Joseph B Smith | <b>\$ 1,081</b> Bryan Czajkowski | <b>\$ 845</b> Erika Torres   | <b>\$ 543</b> Marc D'Emilia    |
| <b>2,487</b> Dason Phaul      | <b>1,331</b> Carolyn Havens    | <b>987</b> Loraine Patterson     | <b>766</b> Arthur Westergren | <b>531</b> Nabil Spahi         |
| <b>1,984</b> Dawid Liniewski  | <b>1,282</b> Lawrence Dennis   | <b>916</b> Nikki Crosby          | <b>761</b> Olga Tsymbal      | <b>530</b> Christiana Bouligny |
| <b>1,654</b> Maurice Baritz   | <b>1,187</b> Scott Davison     | <b>892</b> Carmen Arroyo         | <b>728</b> Leonard Budiac    | <b>526</b> Claudia Jacquet     |
| <b>1,633</b> Nadezhda Vitchev | <b>1,124</b> Nicholas Gasparro | <b>880</b> Rodney Ward           | <b>715</b> Phyto Phyto       |                                |
| <b>1,507</b> Mitchell Look    | <b>1,098</b> Indira Bhoge      | <b>869</b> Quincy Hughes         | <b>684</b> Fritznel Octave   |                                |



# BONUS TOTAL:

# \$3,735,516

<b>WORLD'S GREATEST</b> \$1,739,474	<b>SA/GA/MGA EXTRA</b> \$76,657	<b>LEADERSHIP</b> \$1,079,247	<b>RGA LEADERSHIP</b> \$211,395	<b>SA/GA TRAINING</b> \$569,206	<b>REINSTATEMENT</b> \$59,538
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

# FOUNDERS CLUB

February Qualifiers—  
Outstanding Producers & PR Representatives:



**Michael van Delft**

Satti-Kanaan  
16 Qualifications  
\$144,378 Net ALP  
86.2 RET



**Alex Gonzales**

Mathew Hart  
7 Qualifications  
\$91,979 Net ALP  
81.6 RET

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



**Daniel Li**  
Altig-Orlovic  
Contracted 6/3/13  
Qualified 2/28/19  
\$1,009,981 Net ALP

# DIRECTORS OF THE MONTH



Leaders growing leaders

## Sales Director of the Month



**John Ophals**

John had 94.06% growth over February 2018.

## PR Director of the Month



**Michelle Baxter**

Michelle met 82.51% of Objective during February 2019.

# As Simon Says & SIMON DOES



**David Zophin**

President  
AIL/NILICO Agency Divisions

**I F THERE'S EVER A QUESTION IN YOUR** mind about what happens when you live the best version of yourself, all you have to do is look to Simon Arias, our SGA of the Year.

Simon is walking proof and a prime example of someone who had a crystal clear vision – a vision of who he wanted to be and what he wanted his Agency to be – and then made an unwavering commitment to turn that vision into a reality.

Simon's career is marked by so many successes, it might seem like success is something that just falls in his lap. But Simon, himself, will tell you that nothing he has accomplished has come easily. He'll tell you his professional success, and the success of his Agency, all boils down to a whole lot of hard work.

From the beginning of his career, Simon has known that if he wanted to get to the top, he had to perform at the top ... higher than

what he thought possible, at that next level that seems nearly unreachable. He knew he had to get out of his comfort zone, lead from the front, and lead by example. He knew he was 100 percent accountable for his results, and he knew never to make excuses. He chose the tougher route, but he realized it was the route to a much greater reward.

It's worked out pretty well for him.

Celebrating almost 15 years with AIL/NILICO and his third time as SGA of the Year, Simon is not only a motivator for us all, but his actions are the blueprints for leaders to lead by. He has a solid commitment to growth, and his Agency is all the better for it. His accomplishments show us what happens when you hold yourself accountable and lead by example. And his relentlessness shows us that good things come to those who really fight for them.

Even I feel motivated to step up my game when I look at Simon and all he has accomplished. His go-get-'em attitude is something that I hope is inspiration for the entire field force, because we all have that potential to experience greatness in our careers. You just have to ask yourself if you're willing to ignite that fire.

I have so much confidence in our field force as a whole, and I know you're capable

**"WE ALL HAVE THAT POTENTIAL TO EXPERIENCE GREATNESS IN OUR CAREERS."**

of reaching incredible heights. I know you're capable of performing at that next level, even if it seems almost impossible. It's not, as long as you are committed to being the very best versions of yourselves, every day, and letting nothing stand in your way of achieving something amazing.

Congratulations again to Simon! Thank you for all you do and for showing us how it's done. 🙌



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